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THE  
**PROGRESSIVE HAND BOOK**  
OF  
THE LABOR EXCHANGE.

THE DAWN OF EQUITY.

BY  
**E. Z. ERNST,**  
GENERAL ORGANIZER.

PUBLISHED BY  
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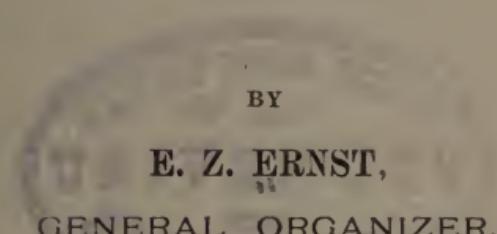
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THE DAWN OF EQUITY.

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Onward and Upward to a Higher Civilization.

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BY  
E. Z. ERNST,  
GENERAL ORGANIZER.

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PROGRESSIVE THOUGHT COMPANY,  
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E. Z. ERNST.

## INTRODUCTION.

In the propagation of our work, as General Organizer of the Labor Exchange movement, we find it necessary to have some printed matter to aid in the preparation of the average mind, so that the masses may be more actively employed in the study of the great principles brought into operation by the introduction of this ONLY TRUE SYSTEM of co-operation. Therefore we have concluded to so arrange the following matter in short, condensed lectures, leading and preparing the mind for a change, and then follow with illustrations, facts and demonstrations, by which we hope to show how to organize and operate the system successfully in any place where better conditions are desired.

To give all the varied details of how organizations might be affected and also to answer all the essential or non-essential questions, which the learner may ask, would make a book too cumbersome and expensive for the purpose.

We hope the sincere readers will employ a reasonable share of common sense, and sufficiently comprehend our plans, to begin laying the foundation of future success, and as we know we have the most complete system, we will ask you to carefully follow out the ideas herein contained, so that you may become workers for just principles without delay.

Most fraternally yours for humanity's sake,  
THE AUTHOR.

## LECTURE NO. I.

### CO-OPERATION

There is no question in the minds of economic students but that the present "hard times" and unfair condition of things have been brought about by an unjust exchange of the products and service, and that the immediate cause lies principally in the vicious system of money, known as "Legal Tender." To convince those who have not yet established that fact in their minds we will refer them to De Bernardi's book, "Trials and Triumph of Labor," which we think can establish it to any reasoning human, without a doubt.

By a correct system of just principles we are of necessity forced to depend upon the toil of man for the convenience of civilized society, therefore, our motto shall be, "In Labor We Trust," instead of putting our faith in an inert and valueless metal, as do the hard money worshipers.

Our method of doing business does not interfere with that of any person who desires to do right by his fellowman, and on that line we can boast that we are strictly independent to do as we please as long as the "Golden Rule" is observed. In case of difficulty between brethren, we invariably resort to arbitration for a settlement.

We might reason upon a score of interesting topics and thus carry the minds of our readers from subject to subject, suggesting innumerable, valuable hints and yet not touch upon the most important theme. We will, therefore, leave that part of the work for later productions and confine ourselves to the essential task of establishing true and complete exchange of the products of toil, the lack of which has caused untold misery in every land.

In order to do this effectively and justly, we will introduce the only correct medium of trade in the form of a labor check and a general circulating certificate, issued only on products and to the creators of wealth in correct amounts, and redeemable in the necessities and luxuries of life, by a plan not to be mistaken in its operations and which must ere long bring unprecedented prosperity to all worthy laborers of the world.

As we meditate upon the condition of things and compare the past with the present, as per our recollection, and try to picture before our mind the probable future as it may creep upon us if we continue to move on by the same ruinous plan, as has been our misfortune for centuries, we long for a condition which will promise and guarantee us a brighter and better prospect. But, alas, how unsteady are the varied movements of the surrounding appliances to which we have so long been in vain looking for relief.

Our opportunities have been continually growing worse from year to year ever since we can remember, and unless some intervening providential movement shall change our course there can be no hope for the oppressed toilers to whom the world owes so much.

Many are the new ideas which men and women have advanced with the hope that a higher plain of action might be uncovered, but up to a very late date all such projects have proven almost valueless, except to give the promoters the benefit of sad experience. Yet, at least some good has resulted by experimenting and enabling studious and inquisitive observers to steer clear of the danger rocks heretofore so fatal, and thereby arriving at more perfect conclusions than ever before.

With the many institutions of learning, and with the numerous organizations for the enlightenment of the befogged minds throughout the length

and breadth of the land, and through the general crank movement which has been afloat in the country, at will, for the past decade, there has arisen a tempest of unrest, almost beyond the control of loyal blood. The dissatisfaction has grown so great that the eyes of the nation are about ready to look in any direction from which relief is promised.

Many are the panaceas offered by honest and even unscrupulous projectors, yet there can be only one correct and complete remedy. To reach the proper conclusion it may be well to thoroughly investigate all plans proposed, yet, if there is one which can produce positive proof sufficient that it has no fault, then it may be well to cling to it as the long sought for salvation. To this latter conclusion we have at last arrived, after a diligent and weary search for correct methods, for a number of consecutive years.

We do not consider our knowledge and experience exclusively our own, and as we believe that a free flow of intelligent thought is advantageous to all it behoves us to make use of the privileges nature has bestowed upon us for the grandest good to the greatest number. Narrow, selfish principles can never prosper, and although haughty, arrogant, unmerciful avarice has seemingly flourished in the past, we can assure you that its time is well nigh spent and that justice must soon take its place at the head of business policies.

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## LECTURE NO. II.

### THE BALLOT IS BUT A SECONDARY CONSIDERATION.

The condition of our minds have much to do with the actions of the body, and together they control the destiny of men. If we allow ourselves

to be hoodwinked by a bundle of absurdities, then we can expect but an unprofitable outcome. Why can we not meet in our various organizations and harmonize in a co-operative spirit and arrive at a fair and equitable conclusion, so that all may find the right track which leads to progress and unbounded prosperity?

So much is said about the alien ownership of land, the control of railroads, the increase of the circulating medium, and a dozen other propositions which seem to greatly interest many of our people of the entire union, but we know the masses have not yet found the true remedy. These subjects are fast becoming the most attractive features of our general conversation, and when connected with political discussion engage the attention of our thinking population, male and female. These are questions of vital importance, and should be properly weighed by co-operative thinkers. On the whole, men are apt to be led off by the first plausible statement, therefore it is best to hear all sides and consider well ere hasty action is taken. The co-operative work, which can best be advanced by co-operative study shoud be discussed in the various organizations, and then concentrated thought will point to the most essential mode of action.

We should prefer to give condensed remarks upon the subject; but as all minds are not in the proper frame to draw correct conclusions, it is thought best to prepare the searching elements to meet on common ground. The time spent in getting the great mass of inquiring thought concentrated upon the main issue before the people is not in vain. If the change were brought on too rapidly, the result might prove fatal to those it were aimed to relieve. The great minds of the common people must be kept well balanced, and they will then be in a condition to meet any emergency. By the proper exchange of thought at regular pub-

lic meetings much can be accomplished on this line.

The making of good country roads is much agitated of late, and more or less interests us all; therefore let it be considered in the proper light with due care that there shall not be any more interest-bearing bonds issued in a country where the people love freedom. Interest-bearing bonds and perfect liberty cannot abide in the same government. By a proper co-operation every necessary and luxury of life which human mind can devise and labor can produce may be enjoyed by the worthy and industrious mortal. The philosophy of true co-operation is the most correct and can remedy more of the evils now existing than any other one proposition agitated by the American people. By this system we will harm no one who deals justly and mercifully with his fellow men, yet the schemer, the speculator, the monopolist, and all unjust dealers will be restrained from plundering the unsuspecting peaceful producer.

Is it not a fact that all wealth which comes to society outside of the infinite power of the Almighty must be produced by labor in some form? And this being granted, we ask how does it happen that those who do least are allowed the most of the wealth produced by labor, while those who produce most are deprived of the necessities and even suffer in poverty and destitution? We believe in an equitable exchange of labor for labor, but are severely opposed to the exchange of created wealth by labor, for deluding deceptions which are entirely valueless.

Our present modes of trading are a delusion to the worthy, active members of society, while it is continually enriching the vagabonds who are engaged in swindling honest victims and perverting the public on economic questions. These are simple facts understood by many of our best informed thinkers, yet the way out is not so easily

apprehended by all. Hence, we propose, step by step to advance thoughts which shall aid in reaching the proper solution of the industrial problem by a rule of universal and complete co-operation. Civilization will soon come to naught, and government end in chaos, if labor is ignored. The power lies in the hands of the producers. Will we help ourselves? The ballot is but a secondary consideration. The equitable exchange of labor is the subject most worthy the attention and study of every toiling human. Will you help us to investigate it and bring the matter before the public as rapidly as possible?

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### LECTURE NO. III. THE BROTHERHOOD OF MAN.

Many worthy people of all factions have for years past felt that co-operation was the only correct plan upon which our social and business propositions should be based. The one great obstacle has been the lack of a complete system marking out a true plan of operation, and the people's inability to fully comprehend the need of such united action. We have been taught to consider ourselves a free and independent people with the duty of each to paddle his own craft, which had the tendency to prevent folks from uniting to protect themselves from the common enemy of the wealth producers. While the toilers continued single handed to create all the wealth they could, in order to lay up some for emergencies, another class combined to accumulate the products by speculations, sharp dealings, usury and monopoly, until it has ceased being a virtue to bear undue burdens.

When a class of business men unite to protect themselves or extort from others it is not proper to call such an organization co-operative.

Even the Grangers in their (so called) co-operative enterprises are to a certain extent monopolistic, as well as are all other factional combinations. No system can be purely co-operative unless every creature of the human family is given a free and equitable opportunity to take part and exchange value for value in proportion to the products created by such individual. If the money loaner and the legislator combine to rob and swindle the people it is a monstrosity for evil. If a class of mechanics unite to raise wages or shorten the hours of labor, it is a union that will never succeed well because it has the opposition of all the other classes to contend with. If the farmers unite to save themselves from the middlemen and conduct their own stores, the merchants and a number of other factions are antagonized, and the business is simply a system of combination of one class against another. There is very little gained by any of these combinations, as the whole must eventually succumb to the grasp of the more powerful combination of the money monopoly, unless a true system of co-operation can be instituted by the wealth creators upon the plan of the "Labor Exchange." Farmers' co-operative stores do not create wealth, but merely trade in goods and make profits on the sales. By this method they divide what they have paid in over the cost of goods, clerk hire, interest on capital, etc. By this plan it is easily to be seen that those who have the fat salaries in the job or draw the usury, are of the richest or are rapidly drifting in that direction, while the ordinary patron is paying well for what he gets and helping to feather the nests of the favored few. Such is the tendency of the celebrated and much-prized Rochdale system as being conducted to-day, if history on this line serves us properly.

The teachings of generations are hard to overcome, yet the time is now at hand for a radi-

cal and peaceful change. Correct methods must be instituted to take the place of the erroneous ideas of the past. We are a great nation of inquisitive and inventive spirits from every climate and every condition known to man. Why should we not improve upon our system of exchange as well as upon anything else that will tend to better the condition of the human family? We should not be selfish or narrow in our views; we can afford to be generous. Yet we, the toiling masses, have been magnanimously liberal for these thousands of years past, and have at last concluded that injustice should not forever burden and oppress the most noble of God's creatures. The wealth of the world is the result of labor. The proper co-operation of the producers and their auxiliaries in exchanging wealth by an equitable plan is desirable to all honest men, and its advantages to society would be many fold. By a just and fair exchange of labor no one need suffer if willing to do an honest turn for the benefit of himself and others. Have you ever thought that something must be wrong with our present system, when the idle, non-producing speculators accumulate wealth which labor has produced, while labor lives in hovels and begs for the necessities of life or for an opportunity to be employed in a world which is yet so far from being completed? We can remedy all this injustice in a very short time by a true system of co-operation, known to advance thought as the "Labor Exchange." Will you investigate this plan which leads direct to the "Brotherhood of man and Fatherhood of God?"

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#### LECTURE NO. IV.

#### TO EMPLOY THE IDLE.

Of what value can plodding, thoughtless humans be to civilization unless it is to perform

a mechanical part in the drama of life's evolution? We feel as though their room is more valuable than their presence. If it were not for the vast army of thoughtless humanity and the vicious avarice of the vagabond idle (usually called rich) the progress of God's workers could not be described. New things and new ideas are being discovered and thought of in rapid succession, but the sluggishness of the masses and the unrighteous desires and dealings of many others makes the labors of the thinking class very tiresome and tedious. Education is of but little value in the making of a man unless solid thought is employed, and he who can start the minds of men to action and draw them into a channel that will tend to lead humanity to a higher and nobler condition must indeed be a benefactor to his kind.

Many of our thinking workers have different lines upon which their thoughts seem to run. Some believe in one thing, while others advocate another. Single tax, graduated and accumulative tax, initiative and referendum law-making, Hare's preferential system of representation, the abolition of president, vice president, United States senate, governors and state senators, etc., free trade, free country, woman's suffrage, and equality to all mankind are all valuable ideas to consider, and if adopted would virtually bring man to a state akin to true co-operation or labor exchange. But the method by which either one of those propositions is to be brought into force as projected by its friends is by way of law or the ballot, which is a very slow and uncertain method at best. One change seems to be about all a generation can accomplish in a political contest, at least history in this country looks that way.

We should not forget that the people who labor by mind or muscle are the only ones who create wealth, and should they apply their strength properly and think out a plan of co-operative

action, they alone could enjoy all the necessities and luxuries which the hands and minds of men can produce. Why not begin at once — begin at the foundation and build correctly? "Do ye the will of the Lord and all things shall be added unto ye." Much good seems to come out of the various combinations and the oppression of the wealth producers, as it is causing them to think more than ever before. If the process now being made use of to oppress the people was less rapid, the money power could be more sure to succeed. Man must indeed be very dull of apprehension if the rapid downward tendency of the past thirty years has not caused him to think that some better plan of action should be inaugurated. The plans thought of are various. Communism, nationalism, co-operation, monarchy, anarchy, federalism, socialism, prohibition, fiat money, and a number of other propositions, and yet they have not succeeded, nor is it likely that they will soon on so many disjointed, unsystematized conjectures.

It is but natural for people to differ as to the cause of certain conditions; but if they would unite in co-operative meetings, clear their minds of prejudice, take on a brown study and learn the labor exchange mode of operation (which can be successfully handled by a few, and is the only show on earth to get permanent relief), they will soon see that we mean business and know what we are driving at.

It is fair and just that every person should have a right to work whenever they choose, and that they should be allowed a fair exchange of products with other laborers. No one should be allowed to prevent others from producing something useful to mankind. Those who have by man-made laws and unjust dealing taken possession of our public domain and the accumulated wealth of generations have no moral right to dictate the price of products nor the amount of labor

man shall perform to sustain life. No man has a right to live at the expense of his fellow creatures as long as he is able to do some useful, mental or manual labor. The plan that we would have our reform friends study is the result of forty years of meditation and comparison, gathered by practical investigation from every civilized nation of the globe, and is such as no man of reason can oppose. Agitators who are still making the same arguments they did a few years ago are indeed very poor leaders, and will soon need to make a change or be left with the enemy of progress. Shall it take us a generation to develop one little idea before we take up a new one? No, we think not. We favor taking up all the good plans and putting them into active operation at once without even waiting for a voting majority. We have all the laws and more laws than we need now. We do not propose to make any aggressive fight on anybody in particular, and propose to give every one a fair and equitable share in proportion to the service rendered to humanity. The proposition is to lead on and show the way to success and prosperity for the worthy wealth producer. To employ idle labor and provide an equitable exchange among the producers, and thereby prevent usury, speculation, monopoly and theft. To destroy the advance thought is to slay progress in its inception. The time is at hand when we need the best minds in active operation to guide swiftly the oppressed slaves of plutocracy to the haven of peace and plenty.

The issue of more money by the government will not produce more wealth. Money is not wealth, and when issued by the government does not make the producing class any richer. The only way that wealth is produced is by labor; and money, to be a genuine medium of exchange, must never be issued except for the real value deposited, something similar to a sub-treasury

plan. When no value is deposited no exchange is issued, and consequently those who want exchange must produce wealth to get it. In this way simple and complete co-operation can be at once established in any locality where wealth is produced.

A fair exchange of products is no robbery; and as the toiling people create all, why not exchange all, then have all, and quit complaining about the other fellow who will be compelled to shift for himself or get left in the race for prosperity? This method gives every man, woman and child full remuneration in proper ratio for their usefulness to the human family and gives all a fair chance to help themselves to God's bounteous blessings in proportion as they are willing to aid in the great workshop of civilization. This perfect system of "labor exchange" is now in working order in a number of places in the United States.

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## LECTURE NO. V.

### FOUND A COMPLETE REMEDY.

We have liberally mentioned the Labor Exchange principles in these lectures and hope the studious reformers and wealth producers of the entire world will take an active interest in the system. We wish to attract the attention of reform literary writers and newspaper publishers, so that the great importance of this matter may become generally discussed and our plans adopted ere it shall be too late to cast off the yoke.

If the people could comprehend in the least degree how much this subject should interest them, and how much the welfare and happiness of themselves and future generations depends upon the solution of this one problem alone, how anxious they would be to learn of its merits and put into practice its teachings. But, alas! how subtle is

the average human, even so much so as to suspect all humanity to be even less trustworthy than themselves. This is all very severe upon the progress of our race. Reformers and "cranks" are usually far in advance in the ideas of justice and equity, and to doubt their sincerity is to retard the onward movement of civilization. The conservative elements are, in most cases, an interference to the march of enlightenment.

Many of the readers may desire some explanation as to the peculiar methods of the Labor Exchange for which we predict so much. It will be impossible to outline it in a few articles for publication so that all may fully understand its power and usefulness, although it is indeed the most simple system to comprehend and operate if we could be induced to discard the prejudices and dogmas so deep-rooted in the minds of the masses for the past hundreds of years. The false idea as to what money and its functions are has kept the human race in bondage for many generations, and is still doing its devilish work. The quotation that "The love of money is the root of all evil," is certainly very nigh correct, and full of meaning to the student of economy. The proper function of genuine money is but similar to an open day-book, by which it may be readily seen in what proportion the holder should receive of the wealth produced by the united efforts of all the industrial forces.

Instead of issuing money by law to thousands of useless officers who have not created one speck of real wealth—and then have them, through the aid of speculators and money gamblers, dole it out by piecemeal for real wealth and on loans, robbing the producers of their hard-earned creations by giving them only a little worthless stuff, called money, in exchange—we prefer to make use of a plan of proper equitable exchange in which the real producer alone can control the

trade and make use of a co-operative check which will show upon its face that an equivalent of real value has been produced by the holder for the benefit of the human family, and that he is entitled to that amount of wealth from the toil of other producers without imposition on the part of any one. In the former transaction any one who can get hold of money by fair or foul means has the power, by law, to rob the wealth producer of his creation, and yet give no equivalent except that same lawful stuff to rob some one else with in the same way. By the Labor Exchange plan only those who have produced something for the benefit of humanity can receive the check which will get an equitable share of the produce created by some one else, and as these checks will cost no interest, and are not controlled by vicious laws, two very important points will be gained. Government money is always sure to fall into the control of the officers and the rich money gamblers, and gives the producers a very small margin, while the Exchange check is entirely in the control of those who in reality produce wealth. By making use of this system the producers would be truly co-operative in the use of checks of exchange. Which do you prefer, friends? Can you decide?

Some people at once conclude that this might do for local exchange, but ask how they could get something from a distance or in case they might want to ride on the railroad. Would not the railroad soon belong to labor, and also the goods at a distance? And at first a simple remedy might be applied by exchanging some products for "lawful money," and the more the checks are used the easier it would be to get government, or speculators' money. Drafts and bills of exchange are used to balance accounts at present; and why not continue the same, and introduce it in local business as well? The money idea is a delusion

and intended to swindle the laboring people. Why not exchange wealth for wealth? Government money is not wealth, neither does it represent wealth. It never laid up a stone nor drove a nail, but is an inert and valueless stuff and a deception. Why is it that the men who labor, economize and produce much, and build many huge structures, are generally found living in small, rented houses, while those who stand idly by plan, plot, scheme and speculate, claim everything within sight, and hold an option on what is supposed to appear in the future? Is that the way to co-operate? No! Neither is it labor exchange. Why are things so now? Principally because of our vicious customs in finance, known as the monetary system.

We believe that the producers of wealth—necessaries, comforts and luxuries of life—should have a liberal and equitable share of their productions before the vagabonds and pimps of society should be pampered. If too indolent to do anything of value for the human race, why not suffer the consequence? Co-operative labor and the proper exchange will increase the happiness of man one hundred-fold; and as a friend writes by private letter, that he is satisfied “we shall reach that point where the people will not sit down and resolve and pray to a false political god, but will reach out and take hold of the hand of labor and materials and work out their own salvation.”

By reading and studying “Trials and Triumphs of Labor,” by G. B. De Bernardi—price 50 cents, the student of political economy will strike a mint of valuable facts and illustrations which are beyond estimation to any one. Those who believe in equality and justice cannot afford to evade the study on this line of thought. Facts must force themselves upon our minds sooner or later, and the quicker we are apprised of our er-

rors the better it will be for us and our posterity. Every day that we allow to pass by in the old way is valuable time lost never to return. One advance worker in a county can do a wonderful amount of good in this line of thought if he will but persevere. The partial co-operation or co-partnership business of which we have seen and read in the past has not been a success, neither has the competitive system proven beneficial to those who produce. Strikes for higher wages and shorter days, and secret societies have virtually failed as yet to accomplish much else but contention and dissatisfaction. Factions, societies, clubs and parties of religious or political caste have accomplished comparatively nothing, and at best are very sluggish and unreliable. All these things and many others have been tried, and yet here we are near the close of the nineteenth century rapidly going downward as a mass of human freight to an awful destruction; and were it not for the "salt" of our race in the form of such men as the illustrious author above mentioned, we should certainly perish in speedy succession.

We now have found a complete remedy, pure and simple, which we believe will solve all difficulties for a thousand years and bring the millennium by true co-operation and Labor Exchange.

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## LECTURE NO. VI. TO TRUST IN LABOR.

There can be but one true principle upon which successful co-operation must be based, and that is found only in the Labor Exchange system. The human race has had many earnest workers searching for principles for past centuries, and hosts are still endeavoring to find the path which leads to bliss. There is but one plan, and there can be no other. When you truly find it you will

know that it is the right one. Beware of impostors, who, like the apt convert, concludes that he has the pure light when it is merely the reflection from a false impression formed by a too hasty conclusion.

The foremulator of the Labor Exchange system of co-operation, is an uncommonly shrewd, far sighted, deep thinker and is well up in years. He has made this matter the study of a life-time, investigating the plans and workings of all the various organizations instituted or proposed to better the condition of toiling humanity throughout the civilized nations of the world, and has reached a point where operation needs only to complete perfection. We ask you to make your own judgment after careful, complete and sincere examination. Our proof is sufficient guarantee for all our assertions. Will you turn upward or continue to go downward to ruin?

The Labor Exchange is chartered under the state laws of Missouri as a benevolent association, and all other Labor Exchange associations are but branches of the one general organization. Without harmony there can be no success. One of its first objects is to open an intelligence bureau to employ the idle labor and give steady employment to any who may apply, thereby aiding the needy to support themselves, reduce the pauper taxation and also increase the demand for the productions of others. This will cure the tramp evil and greatly elevate the condition of toiling humanity. This system is so arranged as to retain the wealth created by labor in the control of those who produce it, hence cutting off all speculation or monopoly now feeding upon the toiling masses.

The cost of a life time membership is \$1. It does not interfere with any one's individual business, but instead gives additional facilities and many new advantages to its members. This

institution is for the American people who love freedom and liberty, without regard to party, creed, age, sex, color, condition, number or location. It has been organized for some time in various places and proven a success wherever tried, and is now attracting the attention of the most advanced thinkers of the continent, who feel the need of perfect organization to bring about the proper solution of the labor problem. Many new plans are being devised, but all combined are of little consequence when measured by the side of Labor Exchange. This is a charitable institution based upon genuine business principles, in which the giver and receiver both will be benefitted. It also contains a beneficiary department in case of disability, death, fire or other misfortunes without assessments or dues.

As labor produces wealth, we have concluded to "trust in labor," instead of in gold in order that all wrongs may be righted by a more tangible plan than that of partisan prejudice. The ballot box at best is a very slow and uncertain method, and takes public sentiment or bribery to control, while tricky politicians and bloated bond-holders grow fat on the products of the industrious. The "love of money is the root of all evil," and our minds have been blurred with lies about the "money of nations" for centuries. Is it possible that when gold has gone out of the country that our soil is reduced to non-production and our hands must all cease to be employed? Is not money a false and tyranical god, or are the people fools and knaves? The worshipers of such an idol will commit any crime to obtain it. Hoarded wealth makes no man enjoy life, yet the necessaries and comforts are essential to human happiness, and the answer of a clear conscience brings joy to old age.

The Labor Exchange conducts its own financial transactions upon the most complete method

known to the civilized world. Most of the business of the United States is done by checks, certificates and drafts, to the benefit of the rich and the detriment of the poor. Why can we not go a little further in this matter and use the check system in all cases, and base them upon the real wealth produced by the laboring people? When labor produces all wealth, why should not checks be issued upon the wealth in accord to the amount produced? This would give each a fair share of the products, in proportion to his deserts, and at the same time cut off all the usury features now so baneful in monetary transactions. It can make very little difference how much legal tender money the government issues or how low the rate of interest, as the principle is wrong and cannot bring permanent relief. The money comes from the wrong source and the system is a robbery to the laboring masses. The greatest trouble civilization has to contend with is the false ideas in regard to what money and its functions are. The Labor Exchange clears away that cloud entirely and brings prosperity at once. We have the most complete system of finance of the civilized nations, and establish our own exchanges and clearing houses.

There is no communism, no socialism nor anarchy in this. It is the result of forty years of study and travel by the author, who has visited every nation of the earth. Why do not the laboring men who build houses and improve the earth have a fair share of the wealth? Why is it that the men who never did an honest day's labor in their lives, have now in their possession many houses and are renting them to the men who really produced the wealth? There certainly must be something radically wrong. We know it and can give the correct solution—the true remedy. The permanent wealth is now rapidly going into the control of the plutocrats.

The Labor Exchange is, in fact, something better than the sub-treasury plan we hear so much about. In this case we can bank at pleasure upon our product in case we have produced value for deposit. No one should suffer for the necessaries and luxuries of life in a land of plenty. We need no majority to organize and receive benefits from this institution. One or two dozen men or women can put this plan into operation and a vast amount of good may soon be accomplished. Where this plan is operated it must be successful, but the idle may fare badly. Many good citizens are favorable to Bellamy's idea, but this is far in advance of that and gives immediate relief by operation.

There is no secret in this organization but it reaches out a helping hand to every worthy citizen. Partisan politics, sectarianism, prejudice and dogmas are all discarded, while justice and equality stand at the head of the column, with charity and brotherly love for the foundation. True, earnest reformers should study the Labor Exchange system and principles thoroughly. It is in fact the only way out of bondage. It is genuine co-operation, not co-partnership nor monopoly. The only way to create wealth is by the exertion of mind and muscle. Money issued by law does not create wealth in any form. Mr. V. A. Wilson, of North Carolina, in a private letter lately says: "As a financial system the Exchange is ne plus ultra; it enthrones labor and will utterly destroy the sharp practices of the Shylocks and sharpers. It will create a new business world in which the producers will alone have a standing. God bless and prosper you in every effort."

Since writing the above, Bro. Wilson has organized several branches of the Labor Exchange and is successfully managing No. 11, at Pfafftown, N. C. We want more men and women who will follow his example. The laborer is worthy of his hire, and the reward is sure to follow good works.

## LECTURE NO. VII.

## LESS WORK AND BETTER PAY.

The Labor Exchange system is not an untried "fad." It has been in successful operation in several places for more than a year past, and is now being introduced in a number of new localities where the people believe that labor is the only source of wealth, and that honest toil has a perfect right to a share of the good things of this life. This is the next and final upheaval of the American people, and is the only plan that can give permanent relief.

Our first proposition is to employ idle labor by the aid of an employment bureau, bringing the laborer and employer together, and for this aid we do not charge, as we are a benevolent association and wish to do good unto our unfortunate brothers and sisters who are out of profitable work. The second object is to engage in some plant whereby we may produce more wealth by employing the idle and thereby provide means for a great many who would otherwise depend considerably upon the public charities. We claim it is better to employ the idle at some useful industry, elevating them to a higher condition and improve the entire social standing, than to cast them out as a burden upon humanity. The more we employ the people and give them fair and equitable exchanges, as is our method, the more will be the demand for the product which is being produced by others.

In order that we may be enabled to keep strict account with all our members in every particular and base our exchanges upon the most accurate and just plan, we have devised a system of certificates of deposits which can be used in

any of our trades between one producer and another, or even between the outside world, if they conclude to deal with us upon our plan. There can be no fairer method of exchange than that one producer should place his surplus upon the general exchange and receive certificates of deposits which can draw equal value of the surplus deposit of some other producer. While in ordinary business, the holders of these deposit certificates can trade and retrade as much as they have a mind to, as long as their "checks" hold out. In no case does the Labor Exchange issue deposit certificates unless the deposit is genuinely made in due form. These certificates are not money, yet they make a convenient article of trade where money is hard to get. They are safer from loss or destruction because they are made out to the one who has in reality produced the wealth which they are intended to represent.

All plans which claim to be on the co-operative line and do not conform to this system are a delusion, and will never succeed in giving the permanent relief so much sought for by the noble reformers. As we have stated, the Rochdale system is not complete, and has failed in almost every case, while in no instance has it succeeded to elevate the conditions of its members higher than the surrounding community; neither has it materially benefitted the district in which it has operated.

The Labor Exchange is arranged and conducted so that no one need suffer in case he will toil and take a fair exchange for his product. No one is debarred, but each is given a fair chance to produce all he can and get in proportion to his creation.

A simple plan of operation in a place where a store or warehouse is needed would be to gather the government money which can be raised as desired from the individual members, and deposit

it in the general treasury, of the Labor Exchange, then issue to each member certificates to the amount of which they paid in. This would then allow the Exchange to use the money deposited to buy stock for store, and members would also hold "checks" good to trade among themselves or whoever would take them, and when they wanted anything at the store those "checks" would buy the same as government currency, while the profit in the store exchange remains in the business. Now, for instance, everybody, as a rule, buys from \$100 to \$300 worth of goods at the store in a year, and suppose they would deposit their money or the products which they must exchange for what they buy, into the Labor Exchange and get certificates of deposit, use these in their trades, and when they wanted to draw at the commissary, just present the evidence of deposit and get at retail their portion. Or suppose men who pay out \$5 or \$10 per month for groceries, etc., would put in that amount in advance and get the evidence of deposit with which to trade among each other and draw their stock as they needed it. As labor produces all wealth, the laboring people need not be alarmed if they will only act promptly and judiciously.

The valuable points in the Labor Exchange are many and varied. We would sincerely advise all true believers in co-operation to waste no time with any other plan, but get right to work on the system we can prove to any sane human is the only perfect and the shortest route to lasting reform. We will here introduce our friends to a short explanation of

#### THE LABOR EXCHANGE.

This is a Benevolent Association, organized for the purpose of employing the idle men and women at useful labor and to distribute the wealth created equitably among the producers who contribute in

the production of the necessities and luxuries of civilized life. It compels no one to do anything but offers an opportunity to all desiring work, and rewards toil with the full product of its efforts. Issues its own Certificates of Deposit with which the products of labor can be conveniently exchanged without usury. The needy are provided for, and all property is secured against losses on the most just principles. It, in fact, covers every need, provides for every good done and solves every problem in practical and social economics.

The author and propounder of this system, G. B. De Bernardi, has spent a great many years in research, study and travel, at great expense and much sacrifice, perfecting this simple and effective plan. And, of the many thinkers and writers on economics, not one has been able to find a flaw in its construction and operations. This system is being practically tried (in a small way) by a number of branches in several states already and needs only to be understood to be appreciated by every wealth producer. It consists of the Labor Exchange, as is chartered under the state laws of Missouri, with branches in any place where a number of members will organize and adopt the plan. A few can begin, and at once, and do very effective work.

We extract the following from "Trials and Triumph of Labor," which may aid the reader to get a better understanding of its aims and objects:

"The corporate name of this Association shall be the 'Labor Exchange.'

#### "OBJECT OF ASSOCIATION.

"1st. To provide employment for idle labor, by facilitating the interchange of commodities and services among the associates and the public.

"2d. To alleviate the suffering incident to, and avert the social dangers which may arise

from, a constantly increasing class of unemployed, by furnishing to this class useful occupation, and saving the wealth, thus produced, for the use and benefit of the actual producers and their dependents.

"3rd. To lighten the burden of charitable institutions by establishing one self-sustaining.

"By and through such employment of idle labor as aforesaid, this Association aims to furnish food, clothing and the comforts of a home to those thus employed; establish depots for mutual exchange, operate boarding houses for the purpose, and also provide for education, the elevation of character and the amenities of life by maintaining schools and other places of instruction.

"**MEMBERSHIP.**—Any person, male or female, of good character, not addicted to intemperate or immoral habits, who is willing to engage in a useful occupation or calling, or to aid by work or means to advance the objects herein stated, may become a member of this Association, and be entitled to the benefits of it, under such rules and regulations as may be established by the same.

"**PROPERTY.**—The property of this Association, real and personal, shall not, under any circumstances, be mortgaged or pledged. The Association shall not borrow any money, and shall not issue any interest-bearing note or obligation against itself.

"**DISTRIBUTION OF REVENUES.**—All money received for the sale of goods, hire of labor and other property, the execution of contracts, board of hands, entry fees to places of amusement, etc., shall be distributed as follows:

"1st. To replenish the stock of goods sold.

"2nd. To keep the property in repair, and to restore any which may have been destroyed by accident.

"3rd. To defray the expenses of administration economically conducted.

"4th. To support the sick, the disabled and assist the families of deceased members.

"5th. To maintain schools, especially evening schools, libraries and places of instruction and amusement.

"6th. To extend the field of its operations by the acquisition of additional means for the employment of idle labor."

#### THE MEMBERSHIP FEE

Is placed at \$1.00 for life, no matter what the age of the applicant may be. This fee is necessary to aid in paying the general expenses of the organization work, or the educational part of the plan could not be carried on. The one dollar for a life-membership, without dues, is the cheapest expense money we ever heard of for starting a beneficiary association. This being the inauguration of the greatest and grandest beneficiary association that man ever thought or dreamed of, why not push the work and teach the ignorant at so small an outlay. Is it not fair that a pupil should pay a dollar for knowledge acquired by forty years of study and sacrifice worth more than all the gold of creation to any laborer when properly applied? Many organizations pay not only larger fees but also quarterly or yearly dues besides.

The Labor Exchange, with but \$1.00 expense in a life-time, promises much greater and more lasting advantages and benefits than all other organizations, societies, associations, lodges or leagues, secret or open, political parties, communism, colonies, insurance and loan companies, stock institutions or monopolistic corporations of any kind, even if they all combine their forces (farces).

The teachers must eat and be clothed; even on the most economical plan it costs something. The printing, paper, postage and incidentals, writing, lecturing and occasional traveling, lodging, etc., too numerous and tedious to mention; organizers' expenses, the propaganda for all the general work and other necessaries to convert the world from a semi-barbarous state to civilization and an ultimate paradise, must be met by those who can raise a little dollar. The movers must stand hundreds and even thousands of times as much and still are not getting leisure enough to take a peaceful meal nor an hour of pleasureable recreation outside of duty. They draw no salary nor idle away any time and yet there seems to be a hesitancy, on the part of some people, to help to pay the mite which will prove the greatest blessing to themselves.

As soon as the fees be sufficient, with the aid of donations, to keep the general work from suffering, Real Estate will be secured in a business center and the construction of a Grand Central Exchange Temple begun, by employing the idle, the like of which very few persons can conceive. In this Grand Center every member will be a dollar share-holder. Instead of paying rent then we will be able to draw rent from the outsiders who will naturally want to do business in the Center (of the Earth as it were), and the dollar will "grow."

If it were not for the ignorance of the masses and their determination to follow and nurse their headstrong, inbred, bigoted sophisms, we would not need one dollar. We could then take the instructions of the Labor Exchange principles, go to work producing wealth, and as fast as products be deposited, the certificates would be issued to be made use of for exchange or trade everywhere. But because of stupidity a few are sacrificing to make the necessary trades with those who will not

take anything but the old money. Everyone who aids in this matter can reasonably expect to be rewarded many fold in the very near future. For the first dollar a membership certificate is issued, and for all subsequent deposits the deposit certificates are issued which can be used as circulators from point to point among members and others who understand the plan. There is no risk to run. The investment is all profit. Investigate and be convinced.

#### A MEMBER

Is any person of good, moral character, who has paid the fee, filled out and signed the obligation of membership with witnesses and returned the same to the general office, and the membership certificate will then be forth-coming from the Center. It matters not where a member lives or how much he may move from place to place in any clime. County, state or national lines cut no figure in the jurisdiction of the Labor Exchange operations.

#### HOW TO START AN EXCHANGE.

Get together seven members and organize by electing proper officers, select the names you wish to appear upon the charter and send them, with \$2.50, to the General Office and secure a Charter with Branch number. Proceed at once to select the proper person for manager whose business it will be to take charge of the deposits, issue certificates, make exchanges, cancel retiring certificates, etc. As soon as your number arrives, print off some blank Deposit Certificates of various denominations to make convenient exchanges. Secure a place for a Depository to store products. It need not be a grocery, but simply to hold in security the goods placed in the care of the society.

of products and services. The price of products will be the same to all and each will naturally drift into the occupation best suited to taste and ability.

We cannot see why a clerk should receive more pay than a farm hand, or why the president of a railroad system should cost more than the locomotive engineer. We think that when the correct adjustments are made and men and women are given an equal chance to promote the welfare of themselves and others, there will be no trouble in finding the proper person for every station. If there is a difference in mental or muscular power, it is certainly not human to give the stronger an advantage over the weaker. Is it not enough to give the stronger more of the products if they by exertions produce more value? As each will hold Exchange Deposit Certificates in accordance to the wealth he has created, it will give the industrious an opportunity to have plenty of everything civilization can create.

A mechanic is more essential to good society than a president is to a nation, yet note the absurd difference in their compensation. The farmer is the foundation upon which all civilization rests and is given the least consideration for toil and service. Under the present competitive system the most worthy are being crowded down, while the worthless arrogant leeches are being exalted. Destruction is rapidly making inroads and ruin is inevitable unless the co-operative principles of Labor Exchange are speedily introduced.

## THE ROOT OF ALL EVIL.

BY M. G. WEAVER.

One morning, after a stormy night at sea, ten men found themselves on a desolate island. One was lucky enough to have a gun, another a hatchet, another a saw, another had some fishing tackle, and one had nothing but money, a useless article on an island, while five had nothing at all.

Knowing the prevailing craze for gold, the one with the shiners, called Jack, offered each of the men a dollar apiece to work for him that day. This they eagerly accepted, being elated to strike a job the first day. Three were put to erecting a tent of poles and bark, two to construct a table, bench, etc., for furniture, one to hunt, another to fish, one to hunt for fruits, nuts and berries, and the remaining one to prepare a dinner of the sundry products. Now the day being nearly spent, all were tired and hungry. When the table was set, Jack said to the workers, "All these things have I ordered and paid for, no one can dispute my exclusive right of possession; now I propose to give you all a square meal for a dollar each." This hunger compelled them to accept. After the meal, Jack said, "Those who have no money for lodging can not stay here to night." All silently departed feeling badly cowed. When they had located themselves for the night, Sam said, "Just think what blockheads we have been to-day building that tent and doing everything, providing a lot of good eatables and giving it nearly all to that fat, lazy Jack just for the privilege of handling those nine dollars a few minutes!" "No," said another, "we are not to blame, Jack, the greedy plutocrat, just went and took it." "Yes, but with your own consent," replied Sam. "Well he furnished the capital for the enterprise and it

is not more than right for us to allow him something for interest." "I'll tell you where we missed it," retorted Sam, "we worked too cheap. Had we received two dollars each it would have been plenty for all necessities and some over." "That's what I say. The labor is ours and we have a right to ask any price for it we like. Let us organize and strike for two dollars."

All agreed to do so. The next day, Jack, having enough provisions left for himself, refused to comply with the terms proposed, the nine were laying around idle and hungry.

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"No demand!" cried Sam, "don't we need anything."

2d Voice. "Yes, but we have no employment, so where is the money to come from to pay for what we need? Most people must do with but little when the market is overstocked. The trouble is, we worked too fast. It is all due to the labor-saving machinery we used. I am sure that if we would have caught the fish by hand, cut the bark with our teeth or a sharp stone, caught the rabbits with a pointed stick, etc., we would have plenty of work to-day."

"No," replied Sam, "there is not too much produce, but it is not justly divided. - One man is over-stocked and nine are destitute. Does Jack alone constitute the market, independent of our demands?"

Sam went to Jack for his opinion on the question.

"I will tell you how it is" said Jack, you see it matters not how great the demand is, if you have no money, it don't count a straw in the market. Let me tell you that your present trouble

originated in extravagance? You wanted to live as good as the rich. Men in your circumstances must economize or suffer more."

The next morning Jack offered the desired wages and all went to work with light hearts and lighter stomachs. When, by co-operative efforts, they had again prepared a big dinner, Jack told them the market was going up and that he was obliged to have \$2.5 apiece for dinner. But, none having enough, they wrangled with each other for money until at last seven managed to pay; the two weakest had to do without. But, after dinner, Jack threw a few bones to the unfortunate two beggars, remarking, that he felt it his duty to be charitable to the poor. When the nine had again departed to seek shelter in the woods, Sam called them together and addressed them, thusly:

"We have been fools long enough! Let us be men, and make a change. Experience has proven that, if we surrender our labor to Jack for gold, we are entirely at his mercy and we get back the scantiest necessities of life. We had organized to have our wages raised and the price of our necessities went up even faster than the wages. This wage system is all wrong, and we don't have any use for the consumers of our product if they will not do anything for us. Now let us organize a Labor Exchange and only sell our labor for equal toil and not cheat ourselves by accepting that soft glittering, almost worthless, metal, which neither feeds, warms nor shelters. If we had worked for ourselves from the beginning, instead of working for gold, we would all be well fixed to-day. Let Jack alone, and we will see if he can catch fish with his stuff as easily as he has duped us. We can make our own checks to keep account of deposit and facilitate trade—out of paper—and exchange on equal basis, in any civilized country."

Early the next morning everything was in a bustle. Three new huts were started and every-

body worked with unusual zeal and energy. When Jack came to hire them--offering as high as fifty dollars each for a day's work--no one paid any attention to him. Seeing he could not get their services in that way, he took Sam aside and offered to loan him all his money to carry on the enterprise in hand if he would allow him to share at their table and of their products for interest, because of the "capital" invested.

"No!" said Sam. "No one would work for it now. None want it. As an exchange medium we can take less expensive material, of our own make, thus saving the interest and much unnecessary work. If you want to share our wealth you must also share our toil. For labor only will we yield our labor and its products, and on no other condition."

Jack laid his heavy purse aside, as a relic of past iniquities, and went to work like an honest man, doing his share for the privilege of eating along at the table and sharing the wealth created by labor.

Since the tables are turned, improvements are swelling rapidly, and there are no more strikes, over-production, loafing, panics, tramps, landlordism, spurious laws, unequal taxation, toadyism, superstitions nor inequalities to be heard of except in the past history of half-civilized countries.

Moral: Join the Labor Exchange and enjoy its benefits.

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## HARD TIMES AND HOW TO EASE THEM.

BY M. G. WEAVER.

Not long since we enumerated the unemployed of our borough and found nearly five hundred in need of work. Most of these had families depending on them, with their supplies, and their landlord's patience, almost exhausted.

As the weather was damp and chilly the scant supply of coal was soon consumed. Pitiful reports were heard daily, and our sympathies for humanity anxiously longed for speedy relief.

We laid the facts before one of our most wealthy capitalists and plead with him to establish some enterprise for the employment of our idle, but to no effect. He said, "With the present markets the profits would be too small to justify the undertaking," and that he could do better by waiting six months longer, expecting by that time to get ten hours toil for 25cts. Seeing this class of people were bound to have their "thirty pieces of silver" at any cost, we turned to our magistrate, who said he could raise no money in any way to help our poor, that our best people are continually protesting against high taxes and that his only hope for re-election rested on keeping them down to the lowest possible notch.

Therefore, not wishing our population to be compelled to migrate to the County Alms House, we resolved to make a persistent effort to collect a little cash from our best(?) men to establish, on a small scale, some enterprise to employ the idle. We succeeded in getting a little towards relieving their most pressing needs, but towards our project we could not get a dollar.

One night, while pondering upon the urgent needs of the people, it occurred to me that, perhaps we would better go for aid to the very people who are the most interested in the project--the unemployed. After a few days deliberation we matured a plan, and in the following Sunday morning's papers appeared a call for all those who want work to assemble in the Town Hall in the evening at seven o'clock. Over five hundred responded, with anxious faces and different ideas as to what was going to be done with them. We told them that as soon as we could raise sufficient capital they should all have plenty of work, that

we had asked the capitalists for money for this purpose, but as they are not in need of employment themselves, they seemed to care very little about others. We therefore have called together those directly interested, the idle laborers themselves, to see if we could not get it from you. As time is money and you have lots of time at your disposal, at least at present, and already wasted many thousand dollars worth in loafing; we propose to borrow from every one, all the time and energy you can spare, to invest in various manufacturing enterprises for your mutual benefit. We mean that you shall put in your work, and take Deposit Certificates for pay till you get a start; and finally you shall have the value of a dollar for every day you work and be the owners of all the factories and products besides. There is a glorious future before you if you will but work for Time Deposite Certificates a little while until we get started. How many are willing to utilize your spare time to better your own and your fellow-workers' conditions? There were murmers of dissatisfaction among the ignorant; who wanted the "Ready John," the "Chink" and would rather loaf than work for nothing. They thought they would starve long before they could own a factory; that we just wanted to speculate on their labor for personal profit, etc. They did not believe in labor, but based all their trust on the "Almighty Dollar." Others argued, that as they had no work they might as well lend a hand and give the thing a trial, as to throw away their time altogether. Those more brave than the rest said, "We will always labor for this grand cause and become our own employers and as long as we can keep body and soul together we will not work a stroke to swell the purse of the millionaire."

Finally about three hundred declared themselves willing to combine efforts for mutual benefits. The vote of these people, for business man-

ager, fell on me. Being winter it was hard to get a start, as materials were scarce, but next Monday morning we sent ten men to each of five farmer's near by, to pick corn-husks for mats; instructing them to ask for credit until the rugs were made. Before night each of the fifty men brought in a great bundle of husks. Some farmers would not take anything, others wanted a few mats, and all were willing to wait for pay or take deposit receipts. The husks were soon distributed among the idle willing hands and in two days it was worked into six hundred neat, useful, square and oval door mats, which we shipped to the city without delay. Then because nothing more could be done that week, we devoted our time to the educational department, laying plans for further work and by Saturday evening the returns arrived. The mats were worth at least \$60 wholesale, but owing to the forced sale we only realized \$28 clear of all expenses. Thus we earned the first week nine cents each on an average. This was a poor show for a beginning but it was done without a cent of capital. Now that we had a little cash for material we made a better showing for the next week.

On Monday morning I hired a team and sent two men for a load of clay, and when they came back, I sent three others to the mountain for wood, such as used in making rustic seats, chairs, flower stands, etc. I got some boards, nails, varnish and other necessaries, all costing \$8. As soon as the first load of laurel arrived I put a half dozen carpenters to work making rustic furniture. With the remaining \$20 we bought several barrels of plaster paris and invested the balance in basket willows. Now we were about prepared to give all steady work. As soon as the clay was dried and sifted, it was distributed among the women and the artistically inclined, and each was requested to make one or more original models of ornaments.

of products and services. The price of products will be the same to all and each will naturally drift into the occupation best suited to taste and ability.

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"We have been fools long enough! Let us be men, and make a change. Experience has proven that, if we surrender our labor to Jack for gold, we are entirely at his mercy and we get back the scantiest necessities of life. We had organized to have our wages raised and the price of our necessities went up even faster than the wages. This wage system is all wrong, and we don't have any use for the consumers of our product if they will not do anything for us. Now let us organize a Labor Exchange and only sell our labor for equal toil and not cheat ourselves by accepting that soft glittering, almost worthless, metal, which neither feeds, warms nor shelters. If we had worked for ourselves from the beginning, instead of working for gold, we would all be well fixed to-day. Let Jack alone, and we will see if he can catch fish with his stuff as easily as he has duped us. We can make our own checks to keep account of deposit and facilitate trade—out of paper—and exchange on equal basis, in any civilized country."

Early the next morning everything was in a bustle. Three new huts were started and every-

body worked with unusual zeal and energy. When Jack came to hire them—offering as high as fifty dollars each for a day's work—no one paid any attention to him. Seeing he could not get their services in that way, he took Sam aside and offered to loan him all his money to carry on the enterprise in hand if he would allow him to share at their table and of their products for interest, because of the “capital” invested.

“No!” said Sam. “No one would work for it now. None want it. As an exchange medium we can take less expensive material, of our own make, thus saving the interest and much unnecessary work. If you want to share our wealth you must also share our toil. For labor only will we yield our labor and its products, and on no other condition.”

Jack laid his heavy purse aside, as a relic of past iniquities, and went to work like an honest man, doing his share for the privilege of eating along at the table and sharing the wealth created by labor.

Since the tables are turned, improvements are swelling rapidly, and there are no more strikes, over-production, loafing, panics, tramps, landlordism, spurious laws, unequal taxation, toadyism, superstitions nor inequalities to be heard of except in the past history of half-civilized countries.

Moral: Join the Labor Exchange and enjoy its benefits.

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## HARD TIMES AND HOW TO EASE THEM.

BY M. G. WEAVER.

Not long since we enumerated the unemployed of our borough and found nearly five hundred in need of work. Most of these had families depending on them, with their supplies, and their landlord's patience, almost exhausted.

As the weather was damp and chilly the scant supply of coal was soon consumed. Pitiful reports were heard daily, and our sympathies for humanity anxiously longed for speedy relief.

We laid the facts before one of our most wealthy capitalists and plead with him to establish some enterprise for the employment of our idle, but to no effect. He said, "With the present markets the profits would be too small to justify the undertaking," and that he could do better by waiting six months longer, expecting by that time to get ten hours toil for 25cts. Seeing this class of people were bound to have their "thirty pieces of silver" at any cost, we turned to our magistrate, who said he could raise no money in any way to help our poor, that our best people are continually protesting against high taxes and that his only hope for re-election rested on keeping them down to the lowest possible notch.

Therefore, not wishing our population to be compelled to migrate to the County Alms House, we resolved to make a persistent effort to collect a little cash from our best(?) men to establish, on a small scale, some enterprise to employ the idle. We succeeded in getting a little towards relieving their most pressing needs, but towards our project we could not get a dollar.

One night, while pondering upon the urgent needs of the people, it occurred to me that, perhaps we would better go for aid to the very people who are the most interested in the project—the unemployed. After a few days deliberation we matured a plan, and in the following Sunday morning's papers appeared a call for all those who want work to assemble in the Town Hall in the evening at seven o'clock. Over five hundred responded, with anxious faces and different ideas as to what was going to be done with them. We told them that as soon as we could raise sufficient capital they should all have plenty of work, that

we had asked the capitalists for money for this purpose, but as they are not in need of employment themselves, they seemed to care very little about others. We therefore have called together those directly interested, the idle laborers themselves, to see if we could not get it from you. As time is money and you have lots of time at your disposal, at least at present, and already wasted many thousand dollars worth in loafing; we propose to borrow from every one, all the time and energy you can spare, to invest in various manufacturing enterprises for your mutual benefit. We mean that you shall put in your work, and take Deposit Certificates for pay till you get a start; and finally you shall have the value of a dollar for every day you work and be the owners of all the factories and products besides. There is a glorious future before you if you will but work for Time Deposite Certificates a little while until we get started. How many are willing to utilize your spare time to better your own and your fellow-workers' conditions? There were murmers of dissatisfaction among the ignorant; who wanted the "Ready John," the "Chink" and would rather loaf than work for nothing. They thought they would starve long before they could own a factory; that we just wanted to speculate on their labor for personal profit, etc. They did not believe in labor, but based all their trust on the "Almighty Dollar." Others argued, that as they had no work they might as well lend a hand and give the thing a trial, as to throw away their time altogether. Those more brave than the rest said, "We will always labor for this grand cause and become our own employers and as long as we can keep body and soul together we will not work a stroke to swell the purse of the millionaire."

Finally about three hundred declared themselves willing to combine efforts for mutual benefits. The vote of these people, for business man-

ager, fell on me. Being winter it was hard to get a start, as materials were scarce, but next Monday morning we sent ten men to each of five farmer's near by, to pick corn-husks for mats; instructing them to ask for credit until the rugs were made. Before night each of the fifty men brought in a great bundle of husks. Some farmers would not take anything, others wanted a few mats, and all were willing to wait for pay or take deposit receipts. The husks were soon distributed among the idle willing hands and in two days it was worked into six hundred neat, useful, square and oval door mats, which we shipped to the city without delay. Then because nothing more could be done that week, we devoted our time to the educational department, laying plans for further work and by Saturday evening the returns arrived. The mats were worth at least \$60 wholesale, but owing to the forced sale we only realized \$28 clear of all expenses. Thus we earned the first week nine cents each on an average. This was a poor show for a beginning but it was done without a cent of capital. Now that we had a little cash for material we made a better showing for the next week.

On Monday morning I hired a team and sent two men for a load of clay, and when they came back, I sent three others to the mountain for wood, such as used in making rustic seats, chairs, flower stands, etc. I got some boards, nails, varnish and other necessaries, all costing \$8. As soon as the first load of laurel arrived I put a half dozen carpenters to work making rustic furniture. With the remaining \$20 we bought several barrels of plaster paris and invested the balance in basket willows. Now we were about prepared to give all steady work. As soon as the clay was dried and sifted, it was distributed among the women and the artistically inclined, and each was requested to make one or more original models of ornaments.

From nearly a hundred odd and curious models we selected a dozen patterns of real merit and cast them in plaster. Some of the women and children helped to make baskets and fancy work, of a useful variety, such as took considerable skill with but slight expense. We stationed our best salesman at Chicago, to dispose of them to the highest bidder. As fast as returns came in we invested in such materials, tools, etc., as would pay better profits. So we did not stay long on the lower round of the ladder.

The third week, I invested \$200 in dry goods and employed some of the women making shirts, over-all's, dresses, etc., which many of us needed very much. One member, a shoemaker, was furnished with material to make us substantial foot-wear. At the end of the first month we had made and sold nearly \$3000 worth of goods, an average of only \$10 each. This was uphill work, but it gave us a leverage for the next month's operations.

The way we keep accounts deserves attention. To every one who contributed a day's work, or the value thereof, to the general stock, I issued, by authority to me granted, a Certificate of Deposit for one dollar's worth of product which could be drawn from the general stock if desired, and those who got clothes, shoes or any other product of labor, or service, had to return for cancellation enough of their "checks" to cover the market value of what they received. Thus at all times the amount of receipts in any member's hands shows just how much he is entitled to get for his deposit of toil or value. These certificates are made personal drafts to the producer against the combined stock in trade, and enables members to negotiate among themselves as an exchange in any transactions, by proper endorsement; and because of the stubs remaining in my care a record is kept of the relative ownership of

the balance remaining in the general fund. Outsiders take them because they are good for so much product.

The second month we realized out of labor \$6,000, being an average of nearly \$20 each. Then we bought eighty acres of land for \$8,000 as a truck and chicken farm to help supply the members with the necessities of life. We put ten men to farming it, and gave any member privilege to buy products needed, when for sale, in exchange for "checks" at market price. This farm now belongs to all the members in the proportion that each helped to pay for it by work or deposits.

Most of the outsiders, seeing the members hold clear title to real estate, now take the labor certificates as pay for rent, store bills, etc., and make profits of trade they should miss if they would not take them, and in another month, when we had bought a brick making plant for \$7,000, our certificates were handled freely and circulated in the borough above par, in many cases, because they were based on the best security in the world—the products of honest labor. The members are now on good footing; they have a dollar for every day they worked, even at the mats, and are the joint owners of over \$15,000 worth of property. This wonderful triumph of labor took our town by surprise. The "lower classes" are now on the road to rapidly become the "upper" and lots of outsiders are leaving their jobs, of stuffing the idle, to join us.

In many places, throughout the country, the laborers hearing of our grand victory started on the same plan, and members are enrolled from every trade and profession. We no longer need to sell our goods at a sacrifice, to Chicago speculators, but can exchange with other branches with a great saving of labor, rents, speculations, usury, taxation and other robberies, which unnec-

essary expenses have dwarfed civilization in the past.

In six months our membership had trebled and the real estate exceeded \$50,000, besides a lot of brick houses just started in which we propose to place all the latest improvements for health and convenience that labor can produce by the application of mind and muscle. Such are the results from the willingness of a few noble men and women to work on an equitable principle for the benefit of themselves and humanity, rather than to waste their time in idleness and grumbling. Regarding my pay, as some would like to know where I got it, I will state that my toil as a successful manager was considered equal to a regular workman and for every day I faithfully applied myself to the business, I was also allowed a deposit certificate, the same as any other member who was daily and regularly employed, therefore we are equal share holders if we put in the same amount of toil although it may be classed as a different kind of work. We permit all members to perform such labor as best suits their taste and ability and reward them in accord to the value of their productions.

I remain most faithfully and fraternally yours  
for the Labor Exchange.

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#### SOURCE OF MONEY.

If a clock was out of order and we were to apply to the king to issue more wheels or springs and cast them at random into the clock, or hand them to a speculator to throw them in for personal profit, it would be as rational and as effective as to call upon the government to adjust the financial clock by issuing some additional legal tender paper money and filtering it into commerce through the banks, or sub-treasuries. Turn the

question on all sides, ponder upon it as we may, we can not avoid the conclusion that the issue of money by the government is the most illogical, the most inappropriate and most bungling piece of business imaginable. It has not the remotest analogy with the object in view. In the machinery of exchanges money should be the wheel whose cogs should be perfectly adjusted, in number and in size, to meet the wheels of commerce, of merchandize and service and keep them in perpetual motion without jars, jumps or stoppages. Money should be ever present and in value exactly equal to the requirements; no more, no less. Being a portable evidence of ownership, it should bear upon its face that fact, in spirit and in truth. Such money can not originate in civil powers whose duty is simply to protect citizens in that ownership. It must emanate from the party who receives merchandize or service and pass to the party who gives the merchandize or performs the service. What has the government to do with commercial transactions with the course of trade? The government performs service for the people and it has certainly a right to draw upon said people for the means to sustain itself. The people can not refuse to honor these drafts, and the government should, by some method, equalize the burden of these drafts upon the people so as to bear equitably upon all of them in the proportion of their material, means or ability. This is all the issue, all the financing the government should do.

If necessity is the mother of invention, what necessity could induce a government to invent a medium of exchange, when it has nothing to exchange? And, as modern money is a certificate of ownership, why should a government issue such certificates, when it holds nothing that any citizen could own? Those alone who have goods and service to exchange, feel the necessity of de-

vising means and mediums for the speedy, safe and equitable performance of such exchanges. Again, after these means and mediums have been found, they should be in the control of those who need them and not in the control of government, or banks; and should not be withdrawn from the channels of trade. Not one single, valid argument has ever been adduced to prove that the government is the proper fountain for the issue of money. All who speak or write about it do but reiterate the same worn out assertion that "the constitution has vested the power of coining (not issuing) money in the government." The force of habit has held that right there. Such vested monopoly has made of finances the most discordant and pernicious piece of machinery used by the human race. It goes by fits and starts. Sometimes it piles up money in the public treasury; at other times the treasury is empty. Sometimes money flows freely in the channels of trade; at other times the channels are drained, and are commercially paralyzed. Nature can always be relied on to supply materials, and man can be relied upon to extract from nature the necessities and comforts of life. Money deranges everything. It causes millions to suffer in sight of plenty. Take away the control of money from the government and banks—place it in the control of industry and commerce—and the machinery of exchanges will run smoothly. Even now all the improvements made in the monetary machinery, all that is ingenious, valuable, effective; letters of exchange, checks and clearing houses are the inventions, not of government, but of individuals. If these improvements were also to be issued and controlled by government, industrial progress would be in a barbarous state.

The only pernicious part of the machinery, the part which causes financial panics, is the part controlled by government. If the object in

allowing government the monopoly of money-making rests upon the plea of establishing and maintaining justice between the parties to an exchange, it has certainly proven an ignominious failure. Almost all commercial iniquities are based upon money restrictions. The instability of prices, the purchase of land for rise, the fore-stalling of goods, gambling in produce, monopolies and trusts, public bonds and private mortgages are all due to money restrictions caused by government control.

Away with prerogatives, with despotism, with tyranny, and with all ancient, contracted notions. Let industry, and all instrumentalities necessary to industry, be free.

G. B. DE BARNARDI.

INDEPENDENCE, Missouri.

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BRO. BARNES has for many years been a student of advance features of reform and for some time an ardent advocate of the "Single Tax" theory, but after studying the Labor Exchange system, he writes us the following letter as the

### RESULT OF INVESTIGATIONS.

BRO. E. Z. ERNST:—I have just received and read the last number of your paper and think I have the idea of the Labor Exchange.

I have always thought the producer should alone have the results of his productions but never before saw clearly how he could get it. I have advocated many reforms that would have been good if adopted as far as they went. One money (of paper), one tax, (of land values), one brotherhood of the race, free trade, free land and free men, has been my platform for years, and I think I am thoroughly conversant with many other so-called reforms, but I had about despaired of ever

getting the people educated up to a reform, owing to the apathy of those most needing it. But having recently read "Trials and Triumph of Labor," and two numbers of your paper with your recent letter in reply to my inquiries, I am convinced that the Labor Exchange, for immediate application and far reaching influence for good in equalizing the wealth of the country and stimulating industry, is far more feasible, and can be brought about with the least friction, of any reform I ever thought of. It would hurt none but those who now get more than they produce; especially the money changers who have always been a barnacle on the ship of state and a leach on the body politic sucking the blood of the nation. It would eliminate the millionaire, for if labor gets all it produces there would be no surplus of wealth to make him of. It would turn all people into producers of wealth, and what an abundance we would have with our increased facilities for producing it.

At present, less than half the people are regularly engaged in productive avocations. No wonder there are so many tramps who refuse to work when they know (for many are philosophers) that, if they work, they will get less than one third, in wages, of their product. I imagine they reason this way: "If I labor for the community and it takes more than two-thirds of the products of my toil, which should have come to me, as wages, it is a greater robbery from me, by the community, than if I stopped laboring and stole one-third from the community."

Under the Labor Exchange plan it will be disgraceful to be idle, besides, it will not be necessary to labor more than three or four hours a day to produce as much wealth as is now produced, if all are employed, as they would be under the Labor Exchange system. Even the millionaire would finally come to it through

necessity and want of occupation. Men would then choose their occupation and labor would be a delight instead of a drudgery. It would be cheaper to earn a living than to steal it. Theft and absolute idleness would be a disgrace, which it is not now. Under proper conditions of Freedom, when labor is emancipated from the present wage slavery, men would be honest. The cost of courts, prisons and poor-houses, would be saved to the people. Tenement-houses, the progenitors of crime and pestilence, would not be known as how! Lawyers and physicians little needed. They would be turned into producers of wealth.

There cannot be an over production of good things if the ability to consume is allowed as would be under the Labor Exchange plan. One beauty of the Labor Exchange is that the absolute freedom of the individual is not restricted by law. Other communistic or socialistic theories imply such restriction. The freer the people are from restrictive laws, where they infringe not upon the equal freedom of any other person, the better. Laws governing money matters will finally be eliminated.

As labor will be the measure of value and owing to varieties of climate and abundance of natural resources in different parts of the world, the price of an article will be measured by the amount of labor attached to it and not as now by the money wages it costs. So there would not be a shadow of excuse for a tariff, and the army of custom house officers would be turned into productive uses. The hope of the altruistic optimist, with faith in the solidity of the race, that "if one member suffer the whole body is in pain," as Christ put it, will be realized in fruition "when swords shall be beaten into plow shares and spears into pruning hooks and we shall learn war no more forever."

As much as I value other reforms, I am convinced that it will take nearly a generation to educate the majority to them, even if there is not a complete cataclysm and catastrophe of this civilization, which seems pending. There must be something done immediately. Otherwise we have reached the climax of our civilization and must go as did Babylon, Egypt, Rome and Greece.

Yours for "Progressive Thought."

J. C. BARNES.

HINDBORO, Ill., Jan. 20, '94.

P. S.—That allegory of Weaver's is the best thing I ever saw in so small a space. J. C. B.

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## THE VALUE OF THE CERTIFICATE.

A complete introduction of the Deposit and Certificate system will very shortly cure more evils than any ordinary reformer has yet thought of. It is the lack of understanding on this point, by the toiling masses, that keeps them in poverty and has given advantage to the finance manipulators of all countries and ages in the past. It is but a very simple trick to free ourselves from the grasp of Shylock if this plan is taken. Money has no real power without the aid of labor, and if the workers will discard it, the possessors of gold, silver or lawful money would be compelled to work or starve at the mercies of the working classes. Let us try for freedom and be men.

## WORDS ON FACE OF CHECK

No.....	July Series, 1894.
	"IN LABOR WE TRUST."
Certificate of Deposit	Receivable for Goods at
issued by	Branch No...., of
	THE LABOR EXCHANGE.
Depositor.....	Deposited.....
Market price ONE DOLLAR,	deposited with the
KANSAS CITY BRANCH, No. ONE.	
Date.....189..	..... Pres.
.....Local Acct.	..... Sec.

Below is the wording of the back of the Deposit Certificate. All rights reserved.

.....  
Signature of Depositor.

This certificate is receivable at Face value by the Labor Exchange Association in payment for merchandise for sale, for work, services and all debts to the same.

This Certificate of Deposite is based upon, secured by, and redeemable in Real and Personal Property in the keeping of the Labor Exchange Association.

Property held for the redemption of this Certificate cannot be mortgaged nor pledged for debts, nor can it be withdrawn except on presentation of this Certificate, but it may be exchanged, by the Exchange Association, for other property of Equal Value.

.....  
Depositor.

Pay to.....

Space for endorsement.....

The checks are made with a complete record stub so that a correct account is always in the hands of the branch manager.

## THE LABOR EXCHANGE.

## Obligation of Members.

I..... . . . . . of the age of . . . . . years, . . . . . sex,  
and by occupation . . . . . now residing at  
. . . . . County of . . . . . and state of  
. . . . . In consideration of the rights, privileges, benefits and protection conferred upon me as a member of the Labor Exchange Association, and to the end that the property of the said Association, upon which the safety of said benefits is based, may not be sacrificed at reduced value by forced liquidation in legal tender money, hereby promise and agree that for any article or articles of merchandise and monies that I may deposit in the keeping of, labor and services that I may perform for, or for any certificate of deposit that I may hold on, said Labor Exchange, I will accept as sufficient compensation thereof merchandise, property, labor, or services of equal value, and relinquish any rights, and liens which may have resulted in my favor and against the property of the Association by reason of said deposits; labor or services.

In testimony thereof I have hereunto signed my name in the presence of the following subscribed witnesses, this . . . . . day of . . . . . 189 . .

. . . . . [SEAL].

Witness . . . . .

Witness . . . . .

## WHEN ALL MANKIND

will be usefully employed and when drones shall be known no more, how numerous will be the comforts and luxuries of life added to the human family, not for the idle but for the industrious. When every person shall have all the shelter, all the food, all the luxuries, all the sanitary appliances with the appurtenants to regulate heat and cold by the pressure of a button, in fact have all

the advantages dreamt of by Bellamy, and advocated by Olerich and Grunland, with a vast number of conveniences not even thought of by any of those illustrious gentlemen, but implied by De Bernardi in his grand and complete system of true co-operation and individualism which needs only to be understood and operated to give universal satisfaction. When every working man may have his own special car or airship to move about at will to and from work or elsewhere by the simple movement of a lever or thumb screw and when all these things and many more will be accomplished satisfactorily with a real heaven established on earth and we have a surplus "or an over-production" of the goods things, then may we rest from our toils to enjoy the fruits of our industry. Amen.

## PART SECOND.

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### POINTERS.

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#### A CONDITION.

of things confronts us which has been predicted by great minds for past centuries. Although the "civilized world" has been in this degrading channel for a long time the effect has not been as perceptibly disastrous to the human race as within the last half of the present century. The improvements in machinery, traveling convenience, transmitting of intelligence, and many electrical appliances, bring on a rapid succession of changes. We are now moving at a very swift rate as compared with that of one hundred years ago, and we venture to predict that although it is considered we are now in an electric age, it is safe to say it is just the beginning of what may be expected within the next decade or the finishing of the present century. Much has been promised for the twentieth century by sage and prophet, yet few have a definite idea of what shall transpire or how near the change is at hand. If we were to give an outline of the probable improvements to be made in the social system in the latter days of the nineteenth century we fear the effect might destroy the peace of the contented who think the "good old way of our fathers" is good enough for us. Let us not stand in the way of progress but cast our might with the genuine "salt of the earth."

## THE NON-PRODUCER

can not be provided with a desirable place. Do you want to produce and exchange with a person who does not produce or do any valuable service in exchange? A consumer without being a producer or an auxilliary to the producer is a drone and must not be tolerated. To be an invalid or a creature of misfortune no complaint will be made, but to be a stout and healthy non-producing consumer it shall be prohibited. It is the unworthy non-producers who are causing the oppression of the working people by a system of "legal tender" money, usury and spurious laws.

Smart men they be,  
Yes, great rascals, think we.

## OPERATION.

When you begin to understand the plan, the next to be done is to put it into operation by beginning to talk it, write it and teach it, at all times and in all places wherever you chance to be. Never allow any other subject to take preference. Always bear in mind that labor and the just exchange of its products is the only basis upon which good society can be supported. You need never expect to accomplish any thing by waiting for the other fellow to take the lead. Every tub should stand on its own bottom and of course we are expected to work out our own salvation. In this plan of operation your reward will depend on the service you perform. Our methods are based on rewards, as we have more faith in such incentives than in punishment.

## NO ONE WISHES

to be compelled to do a certain thing at a certain time by law. More can be accomplished at free will when properly rewarded in accord with the labor performed. This is one reason the co-operative commonwealth, so much spoken of, will not prove a success. Another good reason it will

not be satisfactory lies in the fact that government or corporation money is not the people's money and must eventually ruin the producer. Again the curse of an army of officials is a burden upon the workers they cannot always endure, and the time is fast approaching when they cannot be tolerated any longer.

#### THIS BOOK

is intended as a cheap work to attract the attention of the public and lead the mind on to an investigation of the merits of the Labor Exchange. Any person who can in any honorable way get a copy of "Trials and Triumph of Labor" should do so and reap many times the cost in valuable knowledge. The revised and enlarged edition will soon go to press.

The expense of becoming a life member may be summed up as follows: "The Progressive Hand Book" 25c; "Trials and Triumph of Labor," 50c; membership, \$1.00. And to keep posted on the movement take the "Progressive Thought" or some of the other advocates of the cause.

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#### SIGNS OF THE TIMES

And the operation of natural and applied science are steadily working out the salvation of the human race. The most enlightened minds lead the way upward and onward to a higher condition, and in fact toward a real civilization. It is absurd to think that the present state of society is civilized, when injustice, theft and destruction, is uppermost in the customs of the earth. Can we not imagine and put into motion a better state of things and instead of going downward, why not rise upward. We certainly can, and the way to accomplish it is to set about learning how and carry out the knowledge when acquired.

Much theorizing might be indulged in but the past is noted for that sort of fallacies. What we need most now and without delay is the demonstration of practical facts in every part of the land. Put an object lesson into every state at once and soon the whole country will be in a blaze with the possibilities of the exchange. Humanity should be employed at some useful pastime either for health or amusement, or both. The producers certainly should have full control of their own creation and plenty of liberty to dispose of their own possessions upon whatever plan they desire when not interfering with the rights of others. A system that will bring about this condition by the daily transactions of business principles is the invention of the human mind based upon the science of nature, and the projector is entitled to more praise and honor than the inventors of the most valuable contrivances of mechanism or the discoveries of new worlds.

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### NO MAJORITY NEEDED.

In our operations we need no majority, when in the business world ninety-five per cent of the transactions are made on paper obligations and credits, while less than five per cent, is represented by money, and yet that small twentieth part virtually controls the entire industries of the country. Think for a moment and give a reason if you can why the toilers must bow down and worship gold or any other money. Why can they not make use of the clearing house system, issue checks of credit to every one who will create wealth, thereby exchanging the surplus product, capture that little giant called money and bind him hand and foot to be cast into outer darkness.

## THE STORE.

It is not intended that the laboring people shall take to store keeping and attempt to get rich by trading in the products of others, but it is well for each branch to establish a commissary, or depository, where they can supply the laborers with the various necessities while at work. The first step is to educate at least a few on the advantages of this grand plan. Next organize a branch by getting some to become members and beginning actual work of some kind for creating wealth. Then prepare the deposit certificates and issue them to the depositors of wealth at the wholesale market price, continuing to do all you can while using the checks the same as money in all trades wherever possible. Very soon the various merchants and tradesmen will be glad to take them and get the usual profit on your trade. As soon as you feel able to increase the variety of your stock on hand it may be well to put in such goods as are in almost constant demand by the hands employed in order that it may be more convenient to make exchanges and save them from the use of money. We in all cases treat money as a commodity and therefore if we should chance to have any, it is deposited with the branch and checks taken for the same. This virtually gives us a double power over other business firms, for, while we send out the money to bring us goods from a distance and fill up the stock of wares, we do not create a scarcity of money, or a money panic, for the checks are being used locally for an exchange or trading medium. When the goods arrive at the store-house the checks can be used by any holder to draw articles from the stock at retail rates, thus leaving some profit

in the trade to aid in the economic transaction of the association and to provide against future emergencies. The plan of quarterly or annual dividends is a curse to co-operation and will choke down any enterprise intended to aid reform among the producers. Interest is an absolute robber and can not be recognized in this association. Debt must not be allowed in the Labor Exchange under any circumstance although the association may loan its checks to individuals upon good security and collect one and seven eights per cent per annum for the cost of handling that division of the business.

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### TO BE SUCCESSFUL.

If any organization ever succeeds in getting justice for labor it can be only through the method laid down by Bro. De Bernardi. After the proper enlightenment is obtained there is very little trouble or expense required to operate where mind and muscle are willing. It is the educational work which needs to be pushed right now. It will utterly destroy the source of iniquity in every community. If you are not thoroughly posted in regard to the details of the Labor Exchange it will be of special interest to you to investigate it without delay. Millions of wealth are annually wasted in the organization of incomplete plans, keeping up fat salaried officers, lecturers and agitators with literature, delegates and conventions, resulting in very little effect except to give a few fortunate ones a lift at the expense of the supporters, and if you are going to wait until those holding paying positions will aid you, your case is hopeless. There is nothing sectarian, partisan, compulsory nor objectionable in this method and there is no reason why you should not at once act upon the advice given and do the most good possible for yourself and the human family.

## CONSIDER THIS.

Our plan for getting the necessary funds to push the Labor Exchange work into every home is absolutely safe. The central office of the general organization is the place to which and from which the progressive ideas and information will flow, and needs the aid of all well wishers of this glorious cause. We have on hand the work of publishing "Trials and Triumph of Labor," The Progressive Hand Book, Monthly Publications, Blank Books, etc., also the Progressive Thought. The Labor Exchange Journal, monthlies, quarterlies and other literature, including checks, obligations and forms, for the general work and the branches. All to be furnished at fair rates, but no one is obliged to patronize the central office unless he chooses. Any one inclined to aid the work can do so without the outlay of a nickle by the following plan:

A. M. deposits \$1 or more with us for which General Certificates are issued representing the amount deposited. A. M. holds his Deposit Certificate just long enough until he finds a converted neighbor or some one who wants books, papers, or advertising at the Center or (as they are good at any branch or with any one understanding the system) they can be used in exchanging goods or products between various points from the Atlantic to the Pacific with greater safety and convenience than with "legal tender" money. They are based on the publications of the central office, in which every laboring man and woman should be interested, and will be redeemed at any time in subscriptions to the papers and other literature published here, for books, blanks, advertising and for membership fees, without discount.

## AN IDEA.

If you have property sell it to, or mortgage it with, the local branch of the exchange and take checks on it with which you can do business among the members of the branch and most of the business firms will soon take them. This will increase the mediums of exchange and loosen up the legal tender money and make it easier to be had when needed to pay lawful debts. See! Certificates issued against wealth by the authority of the producers are truly more valuable than any fiat or metal money, because it is a representative of real value. The certificates go direct to the person who produced the wealth or performed the service it represents without passing through the hands of officials and tax gatherers. There cannot be any corner on them by law or speculation, and when some are out in circulation there must be a proportional amount of wealth in store. Whenever a person runs short of checks all that is necessary is to go to work and produce more wealth and get more checks accordingly.

## OUR PUBLICATIONS

in the form of books, journals, pamphlets, etc., are intended to teach the people the objects, plans and benefits of the Labor Exchange. There is no expense but there are grand benefits for the industrious. There can be no just reason why every person who wants work could not get it and thereby be enabled to have all the necessaries and luxuries of life they desire. The extreme simplicity of this method causes many to look over it and form mistaken ideas of its utility and power. In some cases vanity and selfishness prevent a true search for knowledge, but we hope no one who reads this work, will think his time too valuable to thoroughly investigate this matter. We feel certain your time cannot be better applied.

No doubt you have yet something to learn in co-operation and we hope you will advance as fast as possible. Lost time can never be found again. Better conditions are needed at once and every honest worker should endeavor to progress as steadily and quickly as conditions will permit. We wish ever to advance, and knowing there can be no better way out of the present difficulties than this, we entreat you to give all the aid and encouragement you can for the deliverance of the human family from the influence of false and iniquitous teaching. Search earnestly and unbiased for the true light and you shall surely be rewarded.

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### REASONING.

Co-operation is the only plan that will bring permanent relief to the producing classes. Partisan politics or sectarian religion can not bring the relief needed, neither can any other method as long as the operation is conducted by avaricious spirits and the money power. A correct system of action must be adopted in order that no one may get undue advantage of his fellow workmen, not even by law or with money. It is fair that every producer should get an equivalent for all that he produces, but he has very little need for consumers who do not produce an equivalent for what they consume. Every producer is also a consumer, therefore, the great need of organizing a purely co-operative Labor Exchange for the benefit of the wealth producers upon just principles.

Is it not a strange system that will enrich men who do not produce, but consume extravagantly, while the producers are getting poorer in the face of penurious economy in consumption? yet such is very plainly the case at present on either hand. This has been so for many genera-

tions and in every land where modern civilization (money rule) has sway. Do you not think that if the people who create the wealth would exchange it with each other, then they alone would have the wealth? A fair exchange can not rob laborers nor fatten the idle.

Our best minds are seeking for a solution and rapidly uniting in the conclusion that the greatest trouble lies in the unfair exchange of wealth and that the present financing is at the bottom of all; as is written, "The love of money is the root of all evil," hence better plans are being proposed. By much careful investigation we learn, and are fully convinced, that the proper method of exchange has been thought out and compiled by G. B. De Bernardi, who has made this question the study of a perspicacious mind for more than a generation. No student of economics has ever been able to puncture any part of its construction. All that now lacks, is the willingness of the people to learn the true road to success, and to put it in operation in every town and country.

Can it be possible that the masses are not yet tired of these galling circumstances, which unjust laws and plutocratic money have brought upon them? Must they have more time to think and suffer because of their inborn desire to worship "money metal," of which they seldom get any, and then again soon leaves them poorer than it found them. Labor should not alone produce the wealth but also the medium of exchange, the representative of wealth, based on the real product to facilitate commerce.

When government makes a "legal tender" money, the officials get first control of it. Now with speculators, officials and the money sharks, in complete command of trade, the price of products soon runs low, and when the producers get part of it for a year's toil the officials tax the workers, or increase the volume so that expense

(salaries and interests on investments) can be paid, and so on from time to time until labor gets a trifle and parasites roll in luxury and arrogance. No! not that way for us! Give a fair deal and producers can soon have all they need but the idle must work or want.

The people make no manner of use of money but only the products of labor mental or physical. Money should be issued and controlled by the producers so it can be redeemed in real values. It should also be as an open account showing on the face of it the amount the holder has deposited with society and is, therefore, entitled to draw an equivalent of any thing society may hold on deposit. If one is not a producer he will not be a holder of drafts on society nor any body else.

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### RATHER STRANGE.

Is is not rather strange that after investigators have studied and worried and worked and have taken advantage of the dire experience of others who have failed before them to establish a complete system of co-operation that the old methods are still persisted in against all proofs to the contrary. We still find some who will try the same old condemned plan again and again. Communism and stock company or profit sharing co-operation have been proven time and again to be a failure and yet they have their friends who are being robbed of much valuable time and honest effort. These do not have a grain of show beside the correct principles of the Labor Exchange.

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### THE CAUSE.

Many organizations claiming to be co-operative and proposing to take up the colony feature are now being formed in many places throughout the world, and especially of late in America.

The oppressed condition of the wealth producers is driving men to seek new plans for operation. It pleases us to learn that humanity still retains sufficient vim and manhood to look for better conditions and we are convinced they will find relief by and through proper investigation, yet we are sorry to note the fact that many of the selected or self instituted leaders of factions are seemingly not as sincere in their motives as they should be in a matter of so vast importance to their followers. In several instances we have tried to convince projectors of the folly of dividing the co-operative movement and leading different divisions into wrong channels and succeeded in convincing most of them that it is best to keep upon true lines, yet a few still hold out to their set ways, seemingly not caring to be set aright as long as their game promises to bring them revenue for the time being. We desire to work for justice and nothing else. It is but a slight task to lead to harmonize upon correct lines. In some cases it is plainly the love of personal pride or gain that prevents unity, yet under all circumstances we have the satisfaction of purity of purpose on our part and the knowledge that all faction must come to the genuine principles of the Labor Exchange within a very few years; because it contains the only complete form of action that can stand the test of a fair trial and guarantee lasting success.

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## MISCELLANEOUS.

### THE COXEY MOVEMENT.

So much has been said of the late Coxey movement that we might ask why the army should not be put to work building fine comfortable homes for every family not yet having one of their own. It seems to us it would be more preferable to have a home to go to in bad weather

than to make a good road for nabobs to ride upon. One of the fallacies of the laboring people is that they prefer to allow themselves to be robbed for a small part of their product in what they call wages. They should work on the principle that nature pays them all they create and in that way it is a fact they can get all in just payment that is due them. What is most needed by the American people, a home of their own with something to live upon or a good road to tramp and ride bicycles on.

#### WOMAN'S SUFFRAGE.

Great stress is laid by some upon the necessity of Woman's Suffrage, in order that humanity might be freed from many of its iniquities, and although we fully believe that women are created free and equal and that they are entitled to all the rights and privileges God has given them without restrictions by man-made laws or spurious customs, yet we would ask to know if it be better to wait awhile longer for that grant through the statutes so they can vote once in a few years and still suffer the want of bread, or might it not be better to apply to nature by a plan of production and equitable exchange for the necessary food and shelter which is so sorely needed right now.

#### CONVENTIONS.

What an abomination, an outrage and expense a state or national convention is, where the best thinkers are seldom present nor have an opportunity to be heard if they were, and where the wire pullers and fixers are ever busy getting matters into shape to suit themselves or their friends, the boodlers. Where the minds are confused with the noise, excitement and swaggering of the delegates until the will of the people is no longer recognized. Why not introduce the "Telephone Center," of the Labor Exchange and attend to all such matters and an innumerable amount of other

things right from the various individual firesides without one person leaving home or the additional cost of one cent, and give every man and woman an equal voice in the affairs of the people. As the true system grows from time to time these new ideas will be introduced and operated to greatly advance beneficial methods and serve to establish scientific principles.

#### LABOR SAVING MACHINERY.

Seemingly many good people cannot see the right side of all questions. To our way of viewing matters there can be but one correct plan for all things, and such is the case in the machinery question. If the mind is right the thoughts should come forth all right too. The more labor saving machinery the better should be the condition of the working people. Labor produces the machines and the machines combined with some labor rapidly produce other products. Therefore the more machinery the more products and the less toil for the laborer and of course better conditions, because there is more time for improvement. The present trouble lies in the wage system, and labor sells the machinery it makes for a trifle in wages and thus it is the case with all the products. Stop the wage system and keep the products for your own use and labor will soon know the advantage of labor saving machinery.

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#### SCRAPS OF INTEREST.

Our lecturers and organizers charge very little more than for necessary expenses, and are successful workers but without railroad passes. If you think you see an opportunity to put in a branch, let us know, so we can mark out a line of action. We never fail to convince the honest intelligent in an audience when they pay attention to our explanation and illustrations.

New ideas are ever in demand at the "Progressive Thought" office, as we desire to keep in the lead on such advance thoughts as will be of benefit to the human family. Send them in.

Government is generally ready to punish its subject but slow to reward the worthy. Millions to destroy lives, homes and society, but nothing to educate and properly employ the destitute.

It is prejudice and ignorance which prevents the American people from making the proper progress. Can't we get out of the rut?

When information is wanted do not forget that the postage and stationary at our end of the line is a heavy expense and unless we are furnished in some way we cannot meet the demand. Pointers on this the Grandest Movement on Earth are certainly worthy of some pay. Remember we are working and sacrificing that the oppressed may be set at liberty and justice rule in the land henceforth and forever.

The use of the Certificates of Deposit does not necessarily do away with the United States money, but it increases the circulation that much, and no law nor tax can prohibit the free and voluntary use of them. Herein lies one of the main forts of the Labor Exchange. It is simple and can be easily applied, then why not make use of it.

MONOPOLIES AND COMBINES control nearly every thing in this country, even legislation. Bad management in the exchange of products is the trouble. The savage practices of war cannot remedy it but peaceful evolution will. Arbitration must displace the courts of jurisdiction and the laws of nature shall be cultivated with respect to the rights of a more civilized race. The time is here for a quiet peaceful change in our business and social relation, and it is partly our mis-

sion to show the world how it can be done very beautifully and with ease. Will you follow when the way is plainly mapped out?

ONE REASON some people oppose universal employment and fair exchange is simply because it would give the workers more and the idle less. Is that not good philosophy for the drones?

THE CERTIFICATES OF DEPOSIT need not be redeemed at the Exchange office at once but may pass through many different hands, paying debts and exchanging products for months, and thereby increase the circulating medium of the locality. Is it not just as good as any money for trading products or service? When the real deposit is wanted the holder of the check can draw the deposit or its equivalent. What difference can it make to the producer of what kind of material our money is made, providing it will equitably distribute the wealth to those rightfully entitled to it. We as toilers ask not for alms but for justice in its simplicity and entirety, in order that the glorious principles may continue to grow and expand.

LEGAL TENDER, government or corporation money are frauds to rob the laborers of their products. A better way to deal with the finance question must be put in force. Where there is much wealth produced there also money should be plentiful. No one is entitled to credit paper unless something has been done as an equivalent to the credit. Money should have no value except as a representative in an open account between individual and associated possession.

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#### MORE JUSTICE NEEDED.

Stand by your rights and you must be recognized sooner or later. Truth never dies although it may be badly abused. Humanity needs more

justice and less spurious laws. Let us take a rest from absurdities and apply such principles of science and nature as will accord to the rights of man and henceforth reap the just reward due to each. Co-operative individualism is the only true method by which permanent relief can be affected in order that the industrious may receive the full benefits of their toil. A member will be in full brotherhood wherever he will be found and the whole race of workers will be one band of co-operators, each receiving a just portion of the unbounded wealth individually created and yet collectively protected against injustice or frauds.

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### EXCHANGE BILL.

The following proposed bill was gotten up by E. Z. Ernst and presented to the Kansas House January, 1893, and if you cannot do better we advise you to have your legislature enact its principles based upon the formulas given below:

“For the purpose of facilitating the exchange of products and thereby increasing prosperity, promoting and enlivening business throughout the state in every department of industry, and to avoid the enormous drainage of interest money continually paid by the producers which is a heavy burden upon the wealth of the state, and to protect people against the avarice of outside capital, the following sections shall be used as a foundation to place upon the statutes a law known as the state exchange bill:

“SECTION I. Every county treasury and the state treasury of the state of Kansas, upon the passage of this act, shall be created a clearing house to do a regular line of clearing house business for the exchange of local credit paper, and also to transact such necessary clearing house business between counties, and also between the state treasury and the several counties, as will be

necessary to form a complete circuit of exchange within the commonwealth, besides the business transacted by the various treasuries in the past.

"SEC. 2. That any person being a resident of a county and will give first class security in real estate, personal property, or such as is properly indorsed and secured by one or more persons who are ample security for the same, shall be allowed to place on credit in the clearing house these securities as a deposit on bond, and for collateral to secure a credit upon which can be checked at will, until the amount of such credit shall be exhausted or the time for balancing accounts may have arrived, as provided for in section 3.

"SEC. 3. Credit shall not be given for more than one half of the appraised value of the securities given, nor shall there be placed to the credit of any man or woman a sum representing less than \$25 nor more than \$2,000, and in no case shall the balancing of accounts be deferred longer than six months from the time of placing the credit, and at the end of which time a balance may be declared and the account continued, or if necessary, a new security given and a new transaction begun.

"SEC. 4. These credit securities shall be as binding upon individual persons, personal property, or real estate, as are personal securities, chattel mortgages or real estate mortgages in any other case, and are as an encumbrance upon such person or property until the account with the clearing house is balanced and the credit removed. In case the depositor of credit should fail to comply with the requirements, the necessary cost of prosecution and recovering of loss, if there be any, shall be charged to the credit depositor who has been in default, and the same shall be dealt with in accordance to the laws of the state in similar cases, where fraud may be perpetrated.

"SEC. 5. The combined credits of the persons who have credits deposited in the clearing house at the time shall form the basis upon which the clearing house can issue credit checks; but at no time shall the clearing house issue more checks than to amount to one third of the avarage credits deposited. The clearing house checks, from county or state, shall be honored in any county in the state. Individual checks must be secured by individual securities, and when presented by the proper parties as designated upon their face, they shall be placed against the maker and in favor of the presenter. In case the presenter has no account at the clearing house and does not wish to open an account, then the clearing house shall pass over its check for the amount which shall represent full face value in any part of the state, upon proper indorsement of the person to whom it was made.

"SEC. 6. The checks needed to transact this system of exchange shall be conveniently arranged in books for pocket use, containing amounts from \$25 up to \$1,000, and in fractions of 25 cents up to \$25, in order to facilitate the making of change and the squaring of accounts of various denominations. These checks shall be registered, numbered uniformly, and issued in series, under the supervision of a committee of twelve competent persons, consisting of the state governor, attorney general, state treasurer, an expert, and eight county treasurers, selected one from each congressional district, and in each case selecting the treasurer of the district who received the largest majority at the last previous election. Each check shall be provided with a place for a gem photograph of the maker, which can be pasted on in case the maker thinks necessary. The seal of the clearing house shall be placed upon all checks, and when gems are used the seal shall partly cover the gems.

"SEC. 7. These checks shall have two printed sides and constructed on the principle of the Labor Exchange checks, so that when they are handed out from the clearing house to a depositor of credit the checks will be of no value to any one else until properly endorsed, and then can be ordered payable to a certain person only if the maker so desires.

"SEC. 8. To cover the expense of preparing these checks, hiring extra help at the clearing houses, and operating this system in a proper manner, it shall be necessary to charge the parties making use of these checks and credits the sum of one per cent per annum, but in no case shall the amount charged be less than 25 cents at any one transaction. This per cent charged shall be paid in lawful money and shall be used as aforesaid, and to aid in balancing the legitimate expenses of the county wherein it is collected."

A bill based upon principles outlined in the foregoing sections is of vital importance to the great common people of any state. Intelligent bankers can at once see the force of this proposition, and will use every available means to prevent its passage. This one bill alone, if properly framed and enacted, will bring more prosperity than anything a legislature can do at present. The business of the country is principally done on checks, to the advantage of gamblers and speculators, and why should not the honest toilers and wealth producers also make use of the same methods to save themselves from the clutches of the gold-bugs and swindlers?

Brother laborers, study this matter. See your representatives, and make a grand effort to save yourselves and your homes. This is the shortest way to relief by law. The complete way out is the Labor Exchange. Keep up your organizations and discuss the true co-operative features which must ultimately succeed.

## APPENDIX.

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### ADVICE.

Your best and cheapest plan on the whole is to get a demonstrative Labor Exchange lecturer and organizer to stay with you a few days and fully instruct you in the work as well as to get you properly in line for effective exchange business. The expense will be but a trifle when compared with the advantages you can at once receive by so doing. All day sessions will be the plan for those who wish to learn how to put the system into operation and profit soon.

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### ONE RIGHT WAY.

It is a foolish idea some people get into their heads that they can study up some plan and start a co-operative institution to be a success without adopting the Labor Exchange system. No colony idea can fully succeed. This is the verdict of forty years study and the world's history for centuries. Why oppose the inevitable when it is light and truth ye seek. Cast aside selfish projects and plant the only complete and effective method man can devise and operate. Give equal justice to all and special privileges to none. Be careful with salaried projectors, stock investments or high-priced memberships, for their ring is not as clear and certain as it should be. There can be but one right way.

Don't do so much wrangling about method. Go to work and do something that will produce wealth. Labor is the only real capital you need in connection with nature, and without those you cannot live in a civilized country even if you had tons of gold. Organize an Exchange of two or more members and do something and when you get more than you want for your own use we will readily show you how and where to make easy and profitable exchanges. We know these things and you will learn them as you proceed. Don't wait for anything or anybody. You will be required to work out your own salvation with a reward for the work done. Begin right where you are and while some are toiling at other points you will shortly be surprised at the result. Make the trial.

We advocate no special party, faction, "click" or denomination, being aware they have shortcomings, and although some in either party may be honest and sincere, yet the objects they propose to accomplish are far from being the most desirable and the methods incomplete. In reaching out for true, just and grand results contention and strife must be discarded, while harmonious operations are inaugurated for general good of the entire human race as a unity believing in the brotherhood of man and the fatherhood of God.

Our check system is so complete that it enables any worthy person to draw on any accumulated wealth they possess either in mind, muscle or material property of any kind. As you push the work to success it manifests itself to be an immediate grand remedy for all evils and the only way out. The sooner the work is begun in earnest in any locality so much the earlier they will be relieved, and by no other plan is it possible to fully succeed.

## TRUE CO-OPERATION AT WORK.

BY E. Z. ERNST.

Many readers of the "Twentieth Century" profess to believe in some kind of co-operative work. We venture to pen a few more lines which may interest at least some of the sacrificing co-workers. It seems strange how many different ideas men can form and each imagine that he is about right. One recommends a certain plan while another believes in the opposite, and it all goes to show that the minds of most projectors have not yet arrived at the proper conclusion—that the true plan has not yet entered the minds of the contentious—for when the genuine principle is found and accepted, harmony will at once prevail.

I do not believe in calling a convention at an enormous expense when better effect can be produced by and through the reform journals. I think the realization of a Co-operative Commonwealth is not so very near at hand, although I do think our social system will in a very few years make a complete evolution to higher social attainment than that of a system controlled by government machinery. I can sanction only a complete individualism in social reform, and that is the true standing of every sincere co-operator when proper methods are fully understood.

In several of the western and southern states the Labor Exchange has started operations, and although it is yet in its infancy, it clearly demonstrates to the observer that it is based upon rational principles. It is organized as a beneficiary association to employ the idle and relieve the suffering, by providing the necessities of life to those who are willing to aid in the production of

wealth. Its distribution is aided by an ingenious system of deposit certificates, somewhat similar to those by Wm M. Wood in the "Century" of February 15, only more complete in every particular.

This system has not long since been introduced to the public, but because of simplicity and effective work it is making very rapid growth. We are fully convinced it is the only feasible and complete plan in the immediate reach of the American people who love liberty and justice, and should advise those interested to send to the Labor Exchange at Olathe, Kansas, for printed matter that will more fully explain, and may aid in formulating the grand general movement.

This plan does not require any one to leave home and friends, nor to raise funds for colonization, nor is any one restricted, by laws nor customs, to forego what is not desired, but gives all the privileges of individualism and co-operative exchange. It abolishes usury, landlordism, poverty, speculation, taxation, spurious laws, millionaires, useless officials and anarchists.—"Twentieth Century" March 1st, 1894.

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### WHAT IS A SOCIALIST?

In answer to this question we take the pains to state that we have not been going the rounds and laying a special claim to being a socialist, yet, it is hard for us to comprehend why any sane person would try to be any thing else. There can be nothing harmful in being a genuine socialist. Webster defines it as follows: "One who advocates socialism," and socialism is a "doctrine or theory of a better arrangement of the social relations of mankind than that which has hitherto prevailed." In short it is a more friendly and mutual state of things for the human family. Then we may say, who is so hard hearted and cold natured that

they would not desire a better condition than is confronting the American people to-day? There certainly can be no good reason for desiring a worse condition, nor, can we see a cause for standing still, but it seems natural for us to have a desire for an onward and upward movement to a better social condition and therefore must be a natural socialist and should be sorry to learn that our efforts to elevate the human race were not appreciated.

The terms Socialist and Anarchist are often intentionally confounded by unsocially disposed or ignorant beings, for whom we feel a pang of sorrow to learn that they should have a biased and unnatural feeling against their best friends. Anarchy is "being without government; lawless; confused;" and an anarchist is "one who promotes disorder." We hope none of our readers will make this mistaken application henceforth.

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## TALK OF WAR?

It is a lamentable fact that we occassionally hear some foolish people talk about war as though it were necessary and an honor to stand in line to be shot down at the behest of men who do not appear in battle but who are making use of men as machines of destruction to slay each other in order that the frauds perpetrated upon the wealth-producers may be continued. It is the plan of the thieves and swindlers to divert the minds of the masses from the true cause and remedy of the present hard conditions among the toiling people and turn them against themselves so that distress may be extended until it has virtually destroyed individualism and made a few selfish bloodsuckers rulers of the earth.

The soldiers, in an ordinary sense, are but the subjected tools or machines of despotic rule,

instituted by the very tyrants who seek the downfall of just principles. If the working men are oppressed by the monopolies how can they be benefited by forming into armies and destroying themselves by shooting each other down and allowing the cause unharmed to feed and prosper on the misfortunes of the subjugated dupes. Is it not a fact that the cause of war is never found in battle and ever keeps at a safe distance while there is danger; yet, after the slaughter has been made and half the innocent slain and injured, the old cause still remains a greater evil and of a more poisonous nature than ever before.

War is the Devil's factory and can bring no good results. We must look the field over with an eye to making some beneficial changes. It must be done intelligently and soon. It is an easier and a more agreeable plan than war. We must remove the pest and plant a healthy social system, which is an evolution rather than a revolution. Education is the first step, organization and action will follow, while war and blood-shed shall be known no more forever.

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## CONTRIBUTION.

HUBBARD, Minn.—By the kindness of a brother your bright little paper fell into my hands. I am in hearty sympathy with any movement which aims to ameliorate the condition of those who toil. The folly of labor on its knees to capital, were it not for the tragedy of their ignorant servility and ghastly want which follows, is one well calculated to make a wooden image smile. The worst superstition that ever found lodgment in human brains is the money fetch, knowing somewhat of what I speak, having spent my time and my last dollar on the greenback propoganda before I got the wax out of my eyes. I turned

my eyes toward a co-operative movement which fell through almost before it started, on account of the lack of sound principles in its make up rather than lack of honesty. Rents, profits, dividends and interest must be utterly abolished in this movement. This marks the distinction between competition and co-operation. Interest or usury, is the curse of humanity and is at the bottom of the woe, want and misery, that stares one in the face on every hand. Human greed and selfishness have barred the way to the advancement of the human race. We are about entering a new and brighter age where love of God, in the performance of use to the neighbor, must and will take the place of the present satanic method of every one for himself and the devil take the hindmost. Too many men, whether comfortably provided for or wage-slaves, are embryo monopolists. Talk to them of destroying money, usury or profits, and they are ready to faint away; but this must be accomplished. Looking at the enormous evidences of debts, public and private, and reflecting upon the millions of money wrung from the toilers yearly to pay interests, besides the unreasonable salaries of parasites and nonproducers, it seems as though a putty Indian could see that in order for labor to get what it earns, it is one of the essentials that the laborers combine in the interchange of products upon a basis of value for value, and give the golden calf rope enough to hang itself. Millions of men and women are idle and on the brink of starvation and other millions are on the ragged edge of bankruptcy, yet the burden of paying the millions of dollars of usury and taxes must fall on them until pauperization follows. In the face of these facts how puerile is the cry of single tax (or double tax), income tax or tariff tax. Unite, produce, consume and enjoy life under a system which will insure your welfare and happiness and provide immunity from the poor-

house for posterity. "Gold and silver have I none" but what I have I freely lay upon the altar for the good of my fellowmen.

Yours for the cause of God and humanity.

W. H. PAVITT.

[You have the right ring. Truth is mighty and must prevail. The New era is rapidly closing in upon us, and the devil's reign is doomed and of short duration. We are swiftly forming links and joining fellowship on these lines from sea to sea.--AUTHOR ]

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### A TRANSACTION.

Suppose A is a blacksmith who is idle part of the time for lack of customers and therefore employs himself at making a pair of good steel skates, which when completed are worth fully \$1.25. It being summer and no sale for them he steps round to the Exchange and deposits them for safe keeping on credit. (Now watch the law while we make this transaction). B is manager of the Exchange and agrees to take in the skates at a wholesale price of \$1 and lays them on the shelf. Now A and B agree that if B can sell or exchange them for something else, on fair basis, that it will be all right.

But A wants some proof that he has left a deposit of goods to be drawn upon, therefore, B fills out a deposit certificate in A's favor for a dollar's worth in goods or labor, showing that A has deposited skates on exchange. Now A returns to his work and soon C drops in and demands a dollar that A is owing him. A explains the situation and hands C the check, properly endorsed, remarking that he could take it if he choosed. C takes it stating that he had no use for skates nor anything else he could think of on the Exchange just now but that he wished to square accounts

and will hand it to D who is owing for some time and may be D will want something at the depository. So it can be handed round all summer at free-will, and in the winter, when skates are in demand, that check is good for a dollar towards paying the skates or anything else for sale or exchange. When B receives it in exchange it is cancelled and goes out of use.

We guarantee any man big pay to show illegal transaction in that. Besides, the same thing is being practiced daily all over the civilized world.

Something similar to this has been made use of for ages, upon false bases, to swindle the toilers and enrich the idle schemers. Why should not labor attend to its own fair and honest exchanging. No state, national nor corporation laws have anything to do with this matter.

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## BRANCH REPORTS.

### FROM NUMBER 18.

A few lines from us may be of some assistance to others. We embraced the opportunity as it presented itself a few weeks ago, and as bids were advertised in our little town for the building of three school-houses, we appointed a committee of members to put in bids and succeeded in securing one to cost about \$1,950.00. We immediately began the work of excavation, put a crew of men to cutting timber and getting logs to the mill to make lumber. Our own teams are hauling them and some of our members are working in the mill. When Saturday evening came we issued Labor Checks, based upon the building, at the rate of \$1.00 per day for each working man and \$2.00 per day for teams. Our labor by calculation came to \$1.50 per day. The boys took their checks to the stores, which took them at par, and were soon plying home, with some of the fruits of their toil, smiling and happy.

Next week our crop of seven acres of potatoes will be attended as well as the building, and we will put a crew to work getting out material to make shingles. We can furnish other Exchanges with all the shingles and lumber they want by the car lots, or we could ship several barrels of salt salmonid fish.

We would like very much to exchange our surplus products for such as flour, chopped feed or any material that can be consumed by man or beast. The ladies of the Exchange are busy making clothing. As we develop and advance we will need a store or commissary of our own. We should be pleased to hear from other Exchanges, as we feel assured that the Labor Exchange, carefully and properly managed, is the solution of the labor question. There is no other.

Fraternally yours,

D. O'BRIEN, Sec'y.

PORT ANGELES, Wash., June 10th, 1894.

FROM CINCINNATI, OHIO.

EDITOR "PROGRESSIVE THOUGHT":—It must be a source of great mental pleasure to Bro. De Bernardi and yourself to contemplate the good being done by the young benevolent organization of the Labor Exchange, through your joint labors and that of your colleagues. While it is yet in its infancy, I have personal knowledge of much good it has been instrumental in starting on the way while gathering strength as its aims and objects became known.

While attached to No. 10, of Tennessee, many hopeless men were encouraged on their journey through life by being helped to help themselves in becoming members of the Exchange. Many widows, in very poor circumstances, were given work at fair rates. There are buggies and wagons now on the streets of Cincinnati which were made by idle men who were assisted by the

Exchange to turn out work and receive much more compensation than they would at regular wages, as no interest was charged for the use of funds advanced on stock.

Several broom-makers and idle men of Cincinnati's unemployed have been helped to obtain work during the past winter. At present we have a tent on one of the member's ground, in the East End, where worthy idle men are aided to grub steaks during their enforced idleness. The cost averages \$1.25 for each man per week. We have another on the bank of the Ohio River where six men, in two squads, earn their living by fishing night and day.

Clothing and provisions were gathered for Fry's Industrial Army by members of our Labor Exchange. Our certificates of deposit on labor are received by a newspaper and many merchants in this city as well as in Chattanooga and other places. Yes, we know the world has been made better by the presence of the founder and organizer of the Labor Exchange on our planet.

The Labor Exchange has many would-be, imitators, and one of the latest is being formed in our city. We earnestly wish them all the success their plans merit, but would like to see them attach themselves to one already chartered under the laws of Missouri, by De Bernardi, as that can not be beat as outlined in "Trials and Triumph of Labor." Trusting that the time is not far off when we shall all unite and occupy our own Temple of Labor in Kansas City, I am

Fraternally yours,

R. H. THORNBURY.

SIXTH & LOCK STS., June 15th, 1894.

FROM PFAFTOWN, N. C.

BRO. ERNST:—Yours of the 7th inst. came to hand yesterday. I have been away from home during the last month. I went to Lenoir county

by far the finest agricultural region of our state, but the weather was so exceedingly warm that I made but three speeches on Labor Exchange, and organized one of over forty members at Kingston--a town of 3,000 inhabitants. I doubt not this will be a strong prosperous Exchange and a fine object lesson for Eastern North Carolina. There can be no doubt as to the success of the Labor Exchange in any community where its principles are understood, if there is any disposition to co-operate and the advantages have been considered or exemplified (even on a small scale). The people can not help seeing that the Labor Exchange surpasses all other methods. Its general adoption is only a question of time and the number of unselfish workers who will "go into all the world" and preach it.

The Labor Exchange idea will be brought before the next convention of our State Farmers Alliance and thoroughly discussed. The president of the S. F. A. is now an enthusiastic member of the Labor Exchange, and is one of the best men in the state. He will do the Exchange a service of incalculable importance this coming fall.

Branch No. 11, at this place, is still living. It is "one of the immortal, not born to die." Organized August 4th, 1893, virtually without money, it "went into business" early on the following Monday morning and has been in operation ever since. This branch will never go "out of business" while the world stands. Our certificates of deposit were ready when our work began, and, notwithstanding the most unfavorable weather, the Exchange manufactured more than forty thousand bricks (instead of being idle). "Checks" were issued for every day's labor deposited, and the next step was to secure a lot, of 7-8 of an acre, for which certificates were issued and in consideration therefor a title in fee simple to the lot was made. The third step was to improve the

real estate by excavating for a basement, 24x28 feet, and building into its walls about seventeen thousand of the bricks on hand. Our next move was to build over the basement a depot, the lumber being deposited against checks issued therefor and the building is now nearly completed. This is an excellent piece of work. The third story will be used for educational purposes, etc. Our fifth step taken was the building of a Tannery, which is now ready for work, and in a few months the Exchange expects to go forward uninterruptedly in the production of wealth and saving that wealth to the workers.

This has been done by the Labor Exchange and its doing has strengthened it for future deeds. Without the Labor Exchange system of co-operation such a creation of wealth would have been as impossible as the creation of a world. The entire practicability of the Labor Exchange principles has been demonstrated and placed forever beyond question. No community needing relief (and where is one that does not?) should hesitate a moment.

You can produce wealth and then exchange it. You can enrich yourselves without seeking help from the government or capitalists, nor leaving home to join a colony. Colonize your neighbors at home and capitalize your own products. That is the way to whip Shylock, and there is no other.

Yours Fraternally,

V. A. WILSON.

June 15th, 1894.

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### DON'T FORGET.

If you want special information from any working branches they will be glad to give it, but if the knowledge is not worth a dime don't trouble them, and if it is, enclose an equivalent. Let us practice fair exchange.

## THE PROGRESSIVE THOUGHT

is a radical unbiased Reform Journal which should be read in every family and it will endeavor to keep in advance of its readers. The editor would be pleased to expose many of the fallacies of the present age but as it would cross grain about nine tenth of the adult people of America, coupled with the fact that our subscription list is not yet sufficiently strong to uphold the effort, it is prudent to make haste slowly upon a safe basis. Help us get sufficient permanent readers to sustain the effort and you shall, as soon as expedient, hear the full and unvarnished truth on correct lines of justice irrespective of creed, faction or antediluvian heterodoxy. We have millions of friends in America alone if we could but attract their attention sufficiently to learn what we are at. Can't you do something for the good of mankind, by introducing us to your friends and neighbors? Try it.

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## CONDENSED VIEW.

BY MRS. M. J. ARCHER.

This is an organization to convert the world from a semi-barbarous state to civilization and an ultimate paradise. It is the greatest movement and grandest beneficiary association that man ever thought or dreamed of; then why not push the work and teach the ignorant at so small an outlay as \$1.00 for a life membership. If they closely follow the teachings any locality can, in ten days, show signs of prosperity, and all America be flourishing and happy in less than six months. The practical operations will settle the money, tariff, land and transportation questions. Then why wait for Congress to settle them?

Unite, produce, consume and enjoy life, under a system which will insure your welfare and happiness, and provide immunity from the poor-house for posterity.

Truth is mighty and must prevail. We are swiftly forming links and joining fellowship on correct lines from sea to sea, and if the working people will take the advice of the Labor Exchange and carry it out, they need not toil over four hours a day of five days per week, and have plenty of the necessities with lots of the luxuries of life. This prosperity can dawn upon them in less than thirty days if they so desire. Plans will be given from time to time for immediate operation and relief to those who are sufficiently tired of hard times and unjust conditions to help make an effort in fact and not in theory alone. If you deposit \$1 or more in the General management you will receive therefor a Certificate of Deposit which will circulate at face value from member to member and from branch to branch and will finally be redeemed in the produce and incoming revenues of the Central office. You are not out anything, for the day the deposit is received you are issued an equivalent in "checks" of the value you deposit, let it be one or more dollars.

Millions will starve or suffer other similarly sad consequences before the government will act upon anything that will relieve the distressed in the land, while the Exchange can be introduced in any locality at once, because a few can operate it effectively. Why should not labor attend to its own fair and honest exchanging? No state, national nor corporation laws have anything to do with this matter? We assume that this is a free country and that we will not be molested as long as we quietly and industriously attend to our own business without interfering with others nor transgressing the laws and customs of the country. There is no need for the idle to join the Coxey or

Kelly army and suffer the inconveniences and hardships that they have endured. The beauty of this association is that they can stay right at home and commence work right away. All that is necessary is muscle, mind and ambition.

This is complete individualism in a social reform, when proper methods are understood and carried out. This system has not long since been introduced to the public, but because of its simplicity and effective work, it is making very rapid growth. We are fully convinced that it is the only feasible and complete plan in the immediate reach of the American people who love Liberty and Justice.

We do not ask any one to join us if they do not want to, we only point out the best way. One dollar is within the reach of almost any one and that amount for a life membership, without dues, is the cheapest expense money ever heard of for starting a successful Beneficiary Association. It is organized to employ the idle and relieve the suffering by providing the necessities of life to those who are willing to aid in the production of wealth. Its distribution is effected on a correct basis by an ingenious system of deposits and certificates. You can make anything needed for the necessities and comforts of life and leave it with the Exchange, as well as all manufactured or raised products which some one at some time may want, and in return receive certificates for the value of the deposits. These "checks" are good at face for anything for sale on exchange and will soon circulate freely among all business men of the vicinity, who will be glad to trade with the laborers.

Health and labor is the only real capital you need in connection with nature, and without these you cannot live in any civilized country, even with tons of gold. The people will be required to work out their own salvation regardless of the

men they have voted for, to better their conditions, and so you might as well start in right now and fall in line regardless of political creeds or beliefs, for all must live while waiting.

This is no selfish motive, yet it is strange that people should desire a higher state of civilization and not help to bring it about. When a good principle is discovered, why not proceed without delay to put it into effect?

SAN DIEGO, California.

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### RISE AND FALL OF PRICES AND WAGES.

DEAR BRO. ERNST:—Your letter requesting me to contribute to your Progressive Hand Book of the Labor Exchange an article on the effect of a rise or fall of prices and wages, has been received. In answer will say that it would require a volume of many hundred pages to unfold the philosophy of such vibrations and depict the evils resulting therefrom. The phenomenon has two prominent aspects; one vain and ridiculous; the other the very essence of iniquity and robbery. Allow me to give your readers the ridiculous aspect by means of an illustration.

Not far from a small town lived a Dutchman and his wife both so industrious that they could not be induced to lose an hour in summer or winter, in fair or foul weather. They were always busy. The evening of a rainy day a neighbor happening to visit the pair found them unusually overjoyed. “I made twenty dollars to-day,” said the husband, “and I cleared twenty-two dollars,” said the wife. The astonished neighbor desired to know how they could have realized so much on such a day. “Trading,” the couple replied, and explained that soon after breakfast, seeing they could not work out door, the Dutchman sold to his wife a pocket-knife for half a dollar cash, when she sold it right back to him for sixty

cents. and he to her for seventy-five cents, and she to him for one dollar. After a short rest he again sold it to her for one dollar and twenty-five cents, and she to him for one dollar and fifty cents, and he to her for two dollars, and, as the market continued to rise, commerce became brisk and brisker until in the afternoon the price of the knife was a perfect boom, and the exchange a delirium of excitement. The result was that the enterprise of the conjugal pair was rewarded with the joint profit of forty-two dollars. (?) The truth being that they had wasted the day in vain exertions of both mind and body, and, had they been strangers to one another, one would have lost what the other gained, and the world would not have been one whit better for their foolish operations.

A little consideration will reveal that the rise and fall of prices does not increase or diminish the quantity nor quality of commodities to be interchanged, and that the rise and fall of wages cannot affect the quantity nor quality of the products or services. Prices and wages have truly no relation to the production and interchange of wealth nor to the well being of the people in general. Hence those who look to high prices and wages for the amelioration of labor, will find themselves sadly disappointed. Labor and humanity at large can be ameliorated, in so far as material comforts are concerned, only by increased production and equitable distribution; never by sham battles about high prices and high wages. The sooner labor leaders come to comprehend this truth the better for them and their followers.

The perverse and iniquitous part of a rise and fall of prices and wages is the obstructions it places in the flow of commerce, baffling all calculations, transforming it into gambling or lottery operations and ending with incalculable robberies.

Prices and wages have reference to money alone and not to the necessaries, comforts and luxuries of life. Both are an attempt to sell products and labor for one single article (money) which is not in volume two per cent of the wealth actually in existence, leaving out the amount due annually in interest, the amount necessary to employ labor, and the amount hoarded in vaults. Our wealth is considered seventy billions, our money not one billion, our labor to be employed about thirty millions; how will it ever be possible to squeeze the wealth to be exchanged and the labor to be employed through that narrow gate of legal tender money. All attempts in all ages and in all countries have failed and will ever fail. It is an absolute impossibility. Hence the markets are overstocked, industry is cramped, progress is retarded and suffering is wide-spread and appalling. So it will be seen that if prices and wages are raised in one department of industry without an equal rise in others, such rise, so far as society at large is concerned, is but a robbery and nothing else. If, on the contrary, the rise is general, then it spends its force in the vain and the ridiculous, as the boom in the Dutchman's pocket-knife.

Whence then comes the universal desire for a rise of prices and wages? Why should people be so anxious for an event that when it comes would be productive of no good? We will endeavor to explain this apparently unnatural phenomenon.

1st. Each individual person, and class of persons engaged in the production of the same articles or the same services, looks at things from his own point of view, and has not even a conception of the view and interests of others in other occupations. Each considers that if the price of his productions or his wages were raised, he could then reach deeper into the productions

and services of others, which would virtually be equal to lowering the wages of these others. They reason the same in regard to him. Thus deluded, they all think and move in the same vicious circle.

2d. A vast multitude of the people, severally and collectively, are deeply in debt, and this debt, private and public, is payable in money. A rise in prices and wages, even if it should not bring home more comforts, it would afford more means to pay debts, while a fall in prices and wages, makes it harder to come out of debts and often sweeps the accumulations of a life time.

To prevent the ravages of debts consequent upon a fall of prices and wages, the value of these debts should be rated at the value of leading products at the time the debts were contracted.

G. B. DE BERNARDI.

INDEPENDENCE, Mo., August 10, 1894.

[THE END.]

Lab.

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